Confronting Crisis
A Summary of Household Responses to Poverty and Vulnerability in Four Poor Urban Communities

Caroline O. N. Moser
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Confronting Crisis
A Summary of Household Responses to Poverty and Vulnerability in Four Poor Urban Communities

Caroline O. N. Moser
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Foreword

Poverty statistics are people with the tears wiped off. This booklet describes a study that forces analysts to look beneath the statistics—to recognize the real misery of the poor and to appreciate the grit, the courage, and the determination that they bring to the endless challenge of survival. It restores the reality that we all know, yet that is conveniently airbrushed away when we talk in the averages of macroeconomic statistics. The study is rich in qualitative micro-level detail, complementing the quantitative detail so prevalent in the poverty analyses that the World Bank undertakes. This booklet captures the individual in a series of thumbnail sketches in boxes throughout the text. Just as World Development Report 1990: Poverty used that device to humanize its statistical portraits of poverty, these concrete examples show different aspects of the life of the poor, bringing to life the multifaceted reality of their struggle for existence.

The study analyzed four urban communities in four very different regions: Chawama, in Lusaka, Zambia; Cisne Dos, in Guayaquil, Ecuador; Commonwealth, in Metro Manila, the Philippines; and Angyalföld, in Budapest, Hungary. Although these four case studies revealed interesting contrasts, they also showed important similarities, distilled in six key findings:

1. With labor the poor's greatest asset, a frequent response by poor households to declining real income is to mobilize additional labor—principally women's labor, but in the poorest households even children's labor.

2. Where the improvements in social and economic infrastructure of the 1970s have not been maintained through the 1980s and into the 1990s, there have been implications for the ability of poor households—less able to substitute private for public services—to earn incomes.

3. Housing is an important productive asset that can cushion households against severe poverty, and land market regulation can either create opportunities to diversify its use or foreclose them.

4. Changes in household structure to strengthen family support networks are both a result of vulnerability and a strategy to reduce vulnerability.

5. Strategies to reduce vulnerability sometimes impose unequal burdens on household members. Women, because of their multiple responsibilities, have frequently assumed a disproportionate share of the burden of adjusting to adverse economic circumstances, thus limiting their ability to respond to new opportunities.

6. The pressures of economic crisis can exert opposing forces on social capital—both strengthening it, as reciprocity networks are increasingly called into play, and eroding it, as households' ability to cope deteriorates and community trust breaks down.

The findings of the study are important. They show that a community's ability to cope with the stress of economic
This booklet forces analysts to look beneath the statistics—to recognize the real misery of the poor and to appreciate their grit, courage, and determination.

difficulties is largely affected by its material well-being, as expected. But they also show that a community’s coping ability is influenced by its social capital—the trust, reciprocal arrangements, and social networks linking people in the community. Up to a certain point increased pressure will increase social capital by bringing into play more of the reciprocal arrangements and by strengthening the networks. But when the pressure reaches a certain threshold—one that is unique to each community—the networks become overwhelmed and the social systems break down. This societal (and household) breakdown has disastrous consequences for the poor and even more disastrous—though still unknown—consequences for the next generation.

Not surprisingly, the study’s findings bring out the role of women in vivid relief. Women are the victims and the heroines of the tragedy of poverty. Even more than men, women suffer the consequences of failure. And they are far more frequently the ones behind the resolute defense against—and successful reversals of—the downward spiral of misery. Their networks are therefore extremely important as a defense against increased vulnerability and as a basis for action to overcome the conditions of extreme poverty.

Although the recommendations of the study may not be revolutionary, they are important reminders of what must be done if policies to reduce vulnerability and poverty are to mobilize the potential of the poor and generate the community-based actions that make the difference at the grassroots. Among these recommendations:

1. Recognize the household, especially the extended household, as a basic safety net. Long-term support for the community’s basic infrastructure needs may support households’ efforts better than short-term transfers. And since many extended households include “hidden” female heads of household, means are needed to target these women and their children directly.

2. Strengthen the asset base of the poor (beyond human capital) and the return to these assets. Interventions should address the priorities that the communities themselves identify. These priorities often include electricity, public safety, legal title to homes, and water and sanitation.

3. Remove obstacles to women’s participation in gainful employment or self-employment, to help them cope better with their multiple responsibilities. This means finding out their priorities for childcare and accessible water and health services and designing interventions accordingly.

4. Ensure that social capital is not taken for granted. Social capital is the key to communities’ ability to cope with economic crises and reverse the downward spiral of misery. It needs to be strengthened by, for example, improving trust between communities and the government and giving greater value to volunteer community work.

5. Undertake more proactive, participatory social policy research on social capital. Key questions for follow-up research to address include these: How is social capital strengthened by being used? When does it become overwhelmed and break down? And how can breakdown be avoided?

An equally noteworthy aspect of this study is that the principal investigator,
Caroline Moser, involved many other participants, including some sixty professionals. Given the value of local ownership of community-focused poverty studies, local researchers were the most important participants. In each country local women’s research organizations or research groups undertook fieldwork in collaboration with a World Bank research team that included sociologists, anthropologists, economists, and statisticians. Community residents and local teachers helped collect field data, and local staff with computing skills performed data entry and processing.

This study provides a rich addition to our understanding of the mechanics of community renewal in the face of challenge and of community breakdown under economic stress. It shows how the social and the economic interact in everyday life. They cannot be separated. They are like inhaling and exhaling in the process of breathing. This deeper understanding should serve us well in the effort to design better ways of reaching and empowering the poor. Real progress lies in empowering the poor, the weak, and the vulnerable to become the producers of their own welfare rather than the recipients of charity or the beneficiaries of aid.

Ismail Serageldin
Vice President
Environmentally Sustainable Development
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Confronting Crisis

A Summary of Household Responses to Poverty and Vulnerability in Four Poor Urban Communities
Introduction

How do poor households respond when incomes decline, jobs are increasingly scarce, and spending on food and services increases? Some households are more vulnerable than others, and not all cope equally well. As governments and donors grapple with the problems of poverty in countries experiencing economic difficulties, understanding how the poor respond to economic crisis has become increasingly important. This understanding can help ensure that interventions aimed at reducing poverty complement and strengthen people’s own inventive solutions rather than substitute for or block them.

This booklet summarizes the main findings of a comparative study of four poor urban communities in countries experiencing economic difficulties during the 1980s: Chawama, in Lusaka, Zambia; Cisne Dos, in Guayaquil, Ecuador; Commonwealth, in Metro Manila, the Philippines; and Angyalfold, in Budapest, Hungary. The study explored how poor households respond to changes in economic circumstances and labor market conditions—or, in the words of a 1995 World Bank report, “how the impact has been felt on the ground.”

The poor always face harsh conditions, but economic stress and decline intensify adversity. The study looked at how poor households adjust to a deteriorating situation, what strategies they adopt to limit the impact of shocks and generate additional resources, and what constraints impede their actions. The results show that the four communities cope in remarkably similar (and dissimilar) ways.

Three features distinguish the study from other poverty studies: a micro-level approach combining households and communities as the main units of analysis, an unusually long period of observation for some communities and households, and a comparative framework offering four cases with very different economic development levels and institutional contexts.

The strength of a comparative community study is its capacity to expose behavioral responses within households, between households, and within the community. Such studies complement research focusing on individuals as discrete decisionmakers in product and labor markets by highlighting how formal and informal social institutions foster or limit the capacity of households to adjust to external constraints in different contexts.

Assets as a Buffer against Vulnerability

The study used income measures to identify poverty and inequality in the four urban communities. But it also recognized the inadequacy of identifying poverty primarily by income or expenditure levels and the importance of recognizing its multifaceted nature. The capabilities of individuals and households are deeply influenced by factors ranging from prospects for earning a living to deprivation and exclusion. These factors include people’s basic needs, such as employment at reasonable wages and health and education facilities. They also include the socially generated sense of helplessness that often accompanies economic crisis—what Amartya Sen in his 1985 discussion

For a full description of the study, see Caroline O. N. Moser, Confronting Crisis: A Comparative Study of Household Responses in Four Poor Urban Communities, Environmentally Sustainable Development Studies and Monographs Series No. 8 (Washington, D.C.: World Bank, 1996).
of human capabilities called the "politics of hope and despair"—with its associated social crime rates.

To capture the many aspects of changing socioeconomic well-being, the study incorporated the concept of vulnerability: the insecurity of the well-being of individuals, households, or communities in the face of a changing environment. Environmental changes threatening welfare can be ecological, economic, social, or political, and they can take the form of sudden shocks, long-term trends, or seasonal cycles. With these changes often come increasing risk and uncertainty and declining self-respect. Because people move into and out of poverty, vulnerability better captures processes of change than more static measures of poverty.

Analyzing vulnerability involves identifying not only the threat, but also the "resilience" in exploiting opportunities and in resisting or recovering from the negative effects of the changing environment. The means of resistance are the assets that individuals, households, or communities can mobilize in the face of hardship. Thus vulnerability is closely linked to asset ownership. The more assets people have, the less vulnerable they are. And the greater the erosion of their assets, the greater their insecurity.

To help in assessing vulnerability, the study developed a simple classification of assets, both tangible and intangible: labor, human capital, productive assets (an important one for the poor is housing), household relations, and social capital. Changes in the environment can strengthen these assets or erode them. The study mapped out factors that can affect each of the assets on an asset vulnerability matrix to identify indicators of increasing and decreasing vulnerability (table 1).

The poor have always had strategies for the day-to-day coping with low incomes, high consumer prices, and inadequate or unreliable economic and social infrastructure. But to withstand sudden economic shocks or longer-term economic crises, households must be able to survive such periods without irreversible damage to the productive capacity of their members and to their net asset position. When asset bases become so depleted that even an upturn in the economy cannot reverse the damage, households are extremely vulnerable.

The ability of households to avoid or reduce vulnerability and to increase economic productivity depends not only on their initial assets, but also on their ability to transform those assets into income, food, or other basic necessities effectively. Assets can be transformed in two distinct ways: through the intensification of existing strategies and through the development of new or diversified strategies.

How—and how effectively—assets are used and what strategies are adopted to cope with economic stress are determined by household, intrahousehold, and community factors. At the household level internal life-cycle events that affect the structure and composition of households—birth, death, marriage—can affect their ability to respond to external changes. Within the household asymmetries in rights and obligations on the basis of gender and age translate into differences in ability to cope with economic difficulties. The community's capacity to respond to changes in the external environment may depend on its stock of social capital—the trust, norms, and reciprocity networks embedded in social organizations.

**Selecting Poor Communities for the Study**

The countries chosen for case studies vary in geographical location, historical experi-
Table 1. Asset vulnerability matrix: potential indicators of increasing and decreasing vulnerability for the individual, household, and community

<table>
<thead>
<tr>
<th>Type of vulnerability</th>
<th>Indicator of increasing vulnerability</th>
<th>Indicator of decreasing vulnerability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labor</td>
<td>• Loss of permanent job</td>
<td>• Increase in household members working, especially women</td>
</tr>
<tr>
<td></td>
<td>• Decline in secure wage employment</td>
<td>• Increase in home-based enterprises</td>
</tr>
<tr>
<td></td>
<td>• Increase in short-term, casual, minimum wage employment</td>
<td>• Increase in jobs held by individual workers</td>
</tr>
<tr>
<td></td>
<td>• Acquisition of physical disability</td>
<td>• Substitution of private for public services, such as water pumps, private health care, and private education</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human capital</td>
<td>• Decline in access to or quality of social or economic infrastructure</td>
<td>• Decline in health clinic attendance</td>
</tr>
<tr>
<td></td>
<td>• Decline in school attendance or increase in the dropout rate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Decline in health clinic attendance</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household relations</td>
<td>• Increased perception of threat of eviction</td>
<td>• Resolution of tenure insecurity</td>
</tr>
<tr>
<td></td>
<td>• Deterioration in housing stock</td>
<td>• Use of plot for intergenerational &quot;nesting&quot;</td>
</tr>
<tr>
<td></td>
<td>• High level of overcrowding</td>
<td>• Household extension that increases the ratio of earners to nonearners</td>
</tr>
<tr>
<td></td>
<td>• Erosion of household as a social unit due to change in structure, marital breakdown, or split households</td>
<td>• Sharing of childcare, cooking, and space</td>
</tr>
<tr>
<td></td>
<td>• Household extension that reduces the ratio of earners to nonearners—especially the addition of &quot;hidden&quot; female household heads</td>
<td>• Reduction in domestic violence</td>
</tr>
<tr>
<td></td>
<td>• Inability of women to balance multiple responsibilities and community participation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Older daughters undertaking childcare</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Elderly lacking caregiver</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Increase in domestic violence</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community</td>
<td>• Increasing personal insecurity in public places</td>
<td>• Community-based solutions to crime</td>
</tr>
<tr>
<td></td>
<td>• Decline in interhousehold reciprocity</td>
<td>• Interhousehold reciprocity</td>
</tr>
<tr>
<td></td>
<td>• Erosion of community-level organization</td>
<td>• Active community-based organizations</td>
</tr>
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</tbody>
</table>

ence of governance, resource base, economic development path, and per capita income. The one nondeveloping country chosen, Hungary, was included to identify strategies in a transition economy, but Angyalföld was largely excluded from the comparative analysis. The case study countries have in common a decade of economic difficulties in the 1980s when all endured high inflation and lower-than-average or declining per capita income. Because of the study's urban focus, countries were chosen that have increasing rates of urbanization and in which more than 40 percent of the population lives in urban areas.

In the cities chosen, communities were selected in "typical" poor areas. In the late 1970s these areas were characteristically inhabited by young, aspiring low-income populations. All but Angyalföld were "marginal" areas, originally settled through "invasion" or "squating." They underwent a complex process of consolidation during the 1970s and early 1980s in which makeshift housing was transformed into permanent structures and residents gradually gained access to services (box 1). At the same time considerable internal socioeconomic differentiation occurred as some households prospered more than others.

**How Households Respond to Adversity**

Changes in prices, wages, and public spending during periods of economic difficulty can increase hardship for poor urban households. In Chawama and Cisne Dos, for which trend data exist, real per capita income declined between 1978 and 1992—dramatically in Chawama.
Box 1. Key features of the four communities

Chawama lies about 8 kilometers from the central business district of Lusaka, Zambia. Initially a farming area, it was leased to companies for quarrying in the 1940s. Workers were housed in makeshift structures near the quarries and allowed to remain as tenants after quarrying ceased in 1961. The community was incorporated in the city in 1970, and in 1974-78 squatters were leased plots to build houses or given permits to remain where they were, while home owners were given thirty-year occupancy permits. The government introduced public services in Chawama in the late 1970s, but has failed to maintain them adequately. The formal sector, despite a contraction in recent years, still provided work for almost two-thirds of Chawama's working men in 1992. But almost half the workforce earned income from self-employment, mostly in market trading.

Cisne Dos was established in the 1970s on the periphery of Guayaquil, Ecuador, by young, upwardly mobile families that moved from city rental housing to acquire small plots in the settlement, mostly by invasion. Community-based organizations have long been active in the community and, supported by nongovernmental organizations (NGOs), have provided services, small enterprise support, and vocational training. In recent years, however, the community's social and economic infrastructure has deteriorated. In 1992 more than half the employed male workers worked in the formal wage sector, largely transport and industry. Women's employment, which grew dramatically in 1978-92, is largely in informal sector sales and services.

Commonwealth was established in the early 1960s on a garbage dump on the outskirts of Metro Manila in the Philippines. Its first settlers were scavengers. In 1975, after intense effort, the community gained the status of a barangay, a basic political unit. Yet the local government continued to discourage settlement, and its eviction threats persisted until 1987. A local NGO was key in averting eviction. Although the community has been gradually upgraded, the insecurity has deterred investment in housing and community mobilization for improved infrastructure. Access to water was provided in 1978, but cut off in 1984 because of unpaid bills. Government-supplied electricity reached the area in 1982. Other public services are poor and irregular, and the community relies largely on private schools and health centers. Much of the workforce is employed in the informal sector—where some workers earn good incomes—and a third of households earn at least half their income from home-based enterprises.

Angyalföld, in Budapest, Hungary, has been formally recognized since the second half of the 1800s, when it was established to accommodate workers in the rapidly expanding industrial sector. Most of the population today lives in subsidized public housing, relying on a crumbling, century-old infrastructure. There is little community-based activity. In 1992 almost two-thirds of workers were employed in the public sector, less than a third worked in the private sector, and about 5 percent were self-employed. Dependence on state provision has meant that some households have become more vulnerable than others during Hungary's transition to a market-oriented system.

Households in both communities, on average, were worse off in 1992 than a decade earlier.

Income trend data provide an important starting point, but they paint only a partial picture. Income data cannot capture the complex range of social and economic factors that affect the poor, or the diversity of the responses of the poor to economic difficulty. Individuals, households, and communities are not passive in the face of economic change.

Households respond to declining income by adopting a three-pronged "expenditure-minimizing" strategy: cutting total spending, changing dietary habits, and cutting back on purchases of nonessential goods. A third to a half of women in Chawama, Cisne Dos, and Commonwealth reported a decline in household consumption of seven staple items. In Cisne Dos parents reduced daily handouts for school snacks, a strategy that caused a particular stigma because it admitted poverty. In Chawama and Commonwealth adults walked to work rather than taking motorized transport. In Angyalföld women changed menus by shifting to poorer-quality or cheaper food.

Households strive to maintain their living standards not only by reducing expenditure but also by protecting existing income and by developing strategies around assets that generate important nonmonetary resources. These deliberate choices can cushion households against external shocks. But in the adjustment process there are both winners and losers. Although adjustments by poor households can reduce their vulnerability and prevent increased impoverishment during economic crises, not all households are able to adjust to the same extent, and these strategies can have unanticipated negative effects on equality within households, on family integrity, and on social cohesion.

The following sections describe six key findings of the study, revealing what happens when the poor can use their assets effectively and what happens when their assets are eroded or depleted.
Labor as an Asset

Finding 1: With labor the poor's greatest asset, a frequent response by poor households to declining real income is to mobilize additional labor—principally women's labor, but in the poorest households even children's labor.

A changing labor market has been a major source of vulnerability in all four research communities. Restructuring in the formal sector and increased competition in the informal sector have both contributed to declines in household income. As households become poorer, the most important response has been for women to join the labor force. Between 1978 and 1992 the share of women working increased most dramatically in Chawama, where it rose from 9 percent to 34 percent; in Cisne Dos it went from 32 percent to 46 percent (figure 1). In Commonwealth the proportion of women working increased from 22 percent to 37 percent in just four years (1988–92).

Women's contribution to household income varies, depending on their opportunities and on their constraints—their education levels and their need to balance employment with multiple household responsibilities. The vast majority of women in the three developing country communities work in petty trade and services in the informal sector, as domestic servants, laundresses, street sellers, or scavengers. These women are forced by desperation to enter competitive, dead-end occupations with low pay and long hours. In all three communities in 1992 women working in the informal sector earned less than men, and the earnings gap was greater than in the formal sector.

Children have also joined the labor force, although their employment is more difficult to measure because it is often "hidden"—intentionally, because of the stigma of keeping children out of school, or unintentionally, when children work in household enterprises. But cumulative evidence shows that the poorest households, those in which adult workers are unable to earn enough to keep the family afloat, are the most likely to send children out to work. For these households the goal is not to keep themselves out of poverty, but simply to reduce their vulnerability. Boys are more likely to earn income directly, while girls tend to assist indirectly, taking on childcare responsibilities to release other household members—principally their mothers—to work. Both boys and girls help in home-based enterprises. Children who work do not necessarily drop out of school; girls often dovetail school with their childcare responsibilities and boys with work (boxes 2 and 3).

The entry of women and children into the labor market in growing numbers has
women contributed just under half of household earnings in all income groups.

Men's employment has declined somewhat in Chawama, however, because of formal sector contraction and in Angyalfold because of the dismantling of insolvent state-owned enterprises. But the most important change has been in the contractual nature of work, as secure wage employment has decreased and casual labor increased. Although these changes have created more flexible labor markets, they have also led to growing insecurity for many male workers.

Differences among the communities in employment opportunities have led to different household strategies for coping with changing labor demand. In Cisne Dos workers have migrated to rural areas to take advantage of new opportunities in shrimp aquaculture, sending remittances to their families in Guayaquil. In Commonwealth households have been able to partially offset vulnerability in the formal labor market through remittances from household members working overseas and through expanding opportunities in the informal sector. In Chawama, however, the few opportunities in the informal sector (limited to employment

As households become poorer, the most important response has been for women to join the labor force.
for a few male traders) have been insufficient to compensate for retrenchment in formal sector service employment.

Mobilizing additional labor can bring significant economic payoffs in increased household income. But the strategy can also have important costs. In Commonwealth, for example, nine of ten people employed overseas as contract workers come from nonpoor households, suggesting that relying on foreign remittances is a successful strategy for reducing poverty. But in the long term splitting households can increase their vulnerability by weakening family relationships. Local women voice growing concern about the erosion of family values, the long-term effects on children of being brought up without guidance from fathers, and the decline in the reciprocity networks that have long been an important part of the Philippine society’s complex system of family obligations and claims.

Child labor also raises important concerns. When the poorest households depend on their children’s labor as an asset, rather than invest in their children’s future by educating them, they risk perpetuating poverty from one generation to the next.

Social and Economic Infrastructure as an Asset

Finding 2: Where the improvements in social and economic infrastructure of the 1970s have not been maintained through the 1980s and into the 1990s, there have been implications for the ability of poor households—less able to substitute private for public services—to earn incomes.

Social and economic infrastructure makes a crucial difference in the ability of the urban poor to overcome poverty and vulnerability. While social services such as education ensure that people can gain skills and knowledge, economic infrastructure such as water, transport, and electricity—together with health care—ensure that they can use their skills and knowledge productively. In all four research communities, but particularly in those with secure tenure, the provision of social and economic infrastructure steadily improved during the late 1970s and early 1980s.

The circumstances in which services are provided often determines the effectiveness of delivery. In Cisne Dos, where the community organized to obtain water and electricity through a “bottom-up” process, the level of services has been higher, and services have been sustained longer, than in the other two developing country communities. In Chawama, where infrastructure was provided through “top-down” programs, services have been less satisfactory. In Commonwealth the unresolved legal status of the community hindered the upgrading of services until the mid-1980s, although the private sector and nongovernmental organizations (NGOs) picked up some of the slack. In Angyalfold the state’s historically large role is clearly reflected in the almost universal (and homogenous) public provision of services.

Public investments in education during the late 1970s and early 1980s ensured gains in human capital. Reflecting national trends, the working population in both Chawama and Cisne Dos was better educated in 1992 than a decade earlier. Moreover, the education gap between men and women narrowed in Cisne Dos, though not in Chawama. In all four communities the education levels of household heads were clearly linked to income levels: the less education the

When it takes women longer to carry out such tasks as fetching water, they have less time for income-generating activities.
vate for public sources, purchasing drinking water from vendors, and to install water pumps to cope with low pressure. Poor households, unable to afford these solutions, had to put up with poor service. In Commonwealth most households have had to rely on artesian wells since the public water supply was cut off in 1984. In Chawama in 1992 women made at least two trips a day to fetch water, with each trip taking more than an hour (box 4).

As public investment in infrastructure has declined, people have increasingly come to prefer private services, perceived to be of higher quality. In Chawama and Cisne Dos, for example, half of those who were ill in 1992 opted for private health care. But what the decline in public spending also means is that the quality of services that a household can obtain, and the accessibility of those services, have become a function of its ability to pay, with nonpoor households better able than poor ones to replace public services with private. In Commonwealth the nonpoor use private health care services, while the poor depend on public health care. In Angyalföld a small share of affluent households opt for private health practitioners. Another result of declining public spending on basic infrastructure services is the rising share of income that households must allocate to such needs as water, transport, and energy. In 1992 the poorer the household, the higher the proportion of income paid for such services (figure 2).

Poor households' greater vulnerability to service deficiencies and cuts in public spending can reduce their income-earning capacity. Where access to services has deteriorated, the poor must often spend more time to meet daily needs. Women are most severely affected by poor access and quality. Because their labor is critical to reducing vulnerability, this can have important implications for household wel-

---

**Box 4. Constraints of poor access to water in Chawama**

Recently widowed and at age forty-three the head of an extended household in Chawama, Miriam turned to brewing illegal beer in her home to earn a living for her family. Brewing beer requires substantial amounts of water, which Miriam, like her neighbors who also lack piped water, must obtain by walking to the nearest working standpipe and queuing for at least an hour. But because she must wait for customers in her yard, she often asks her fourteen-year-old daughter to fetch water and to help with other household tasks. Miriam does so reluctantly, however, for it means that her daughter regularly misses school.

Figure 2. Poor households consistently pay more of their income for services (expenditure on services as a percentage of household income, 1992)

Note: Excludes health expenditures.

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Confronting Crisis:
fare: when it takes women longer to carry out such tasks as fetching water, they have less time for income-generating activities. Where services have become prohibitively expensive or have declined in quality, unaffordable health care and poor sanitation can have serious implications for families' health. When declining provision of social and economic infrastructure means that children are not attending school because their parents cannot afford fees, or that households are depending on child labor to maintain current consumption, it will affect households' income-earning capacity not only in the present but also long into the future.

Housing as an Asset

Finding 3: Housing is an important productive asset that can cushion households against severe poverty, and land market regulation can either create opportunities to diversify its use or foreclose them.

Housing insecurity, such as when households lack formal legal title, increases the vulnerability of the poor. But when the poor have secure ownership of their housing, they often use this asset with particular resourcefulness when other sources of income are reduced. Home owners use their housing as a base for enterprises or rent it to raise income. They sell part of their plot or, as a last resort, all of their property. They save "imputed rent" that would otherwise be added to household expenditure. And they use their housing as a tool for extending personal relationships and generating social capital.

The four case studies show that the ability of home owners to use their housing to reduce vulnerability depends on the regulatory environment. Where it is flexible, owners are able to sell part of their property or build new homes on their plot—or expand the existing one—to accommodate their children's newly formed families. This finding supports the World Bank's view that priority should be given to establishing appropriate institutional and legal frameworks for effective housing policy.

In Cisne Dos, where the land market is unregulated, families have used an intergenerational "nesting" strategy—building separate housing structures on their plot on an informal basis—to reduce the vulnerability of newly formed young households or of elderly parents (box 5). As a result, there has been little

Box 5. The intergenerational housing strategy of the Gonzalez family in Cisne Dos

Carlos and Brigita Gonzalez moved to Cisne Dos in 1978. There they raised six children and gradually improved their 10 by 30 meter plot, turning swamp into land, and upgraded their bamboo house. By 1992 the Gonzalez family had grown from a nuclear family of eight to several households—two extended and one nuclear—containing nineteen people, all on the original plot. Economic factors played a big part in the Gonzalez family's choice of a nesting strategy, but so did the reciprocity, in employment, childcare, and cooking, that is so common in families of Cisne Dos.

In 1980 the oldest son, Emilio, bought his own plot nearby, and in 1984 Anna married and moved into her mother-in-law's rented home. But after the death of her mother-in-law in 1985, Anna and her husband, unable to afford the rent, moved back along with their two children and gradually built a two-story home at the back of the family plot.

In 1984 a second son, Victor, brought his new wife, Nelly, to live in his parents' home. Eventually, Nelly brought two children from a previous relationship into the household so that they could study in the city. Next to join the household was Santiago, who married the Gonzalezes' daughter Sylvia in 1986. He went into business with Victor selling crabs. Sylvia continued working as a salesclerk after the birth of her first child—the household needed money and Brigita was willing to look after her grandchild.

In 1989 Victor and Nelly constructed separate living quarters upstairs, to lessen the conflicts between Nelly and her mother-in-law. By 1992 this household had expanded to eight, as Nelly and Victor had two children of their own and two of Nelly's sisters moved in to take advantage of the city's work and education opportunities. Brigita, widowed in 1991, still lives in the downstairs living quarters of the original house, along with two unmarried children, her son-in-law Santiago, two grandchildren, and her daughter Sylvia, who says, "We will not move. Mother must not be left on her own."
The development of a rental sector. This densification strategy can cause additional environmental or space problems, however, where it means that more people depend on the same facilities—for example, sharing latrines.

In Chawama, by contrast, the regulated Zambian land market has prevented such densification strategies, encouraging the growth of an illegal, high-cost rental sector. Young residents who cannot afford to rent are forced to move in with home-owning relatives, increasing households' dependency ratios and decreasing their per capita incomes. Home ownership in Chawama has become a mixed blessing. In Commonwealth, where legal title is not secure, households feel vulnerable regardless of their poverty level.

The opportunities that housing, particularly if owned, provides for home-based enterprises are especially important for home-bound women, allowing them to contribute to household income. The success of such enterprises, however, depends on access to assets that complement home ownership, such as electricity, water, skills, and credit. Differences in the poverty reduction achieved through home-based enterprises reflect initial disparities in households' access to such assets. In Chawama households have been able to cushion themselves against extreme poverty through home-based enterprises, and in Commonwealth households have been able to raise their income levels considerably. In Angyalföld housing is rarely used for home-based enterprises.

Strategies centered on housing as an asset can help households move out of poverty or can prevent them from slipping so far that they become unable to respond to new opportunities. But the study showed that a dwelling or a plot alone usually is not enough to reduce vulnerability. Legal title is needed to give households the incentive to invest in upgrading their homes and the security to use them in productive ways. Legal title also gives households the incentive to invest in their communities. These findings support policy recommendations that emphasize legalizing existing dwellings as a way to create a stable environment in which both investments to assist the poor and investments by the poor can reduce vulnerability.

Finding 4: Changes in household structure to strengthen family support networks are both a result of vulnerability and a strategy to reduce vulnerability.

Household relations are rarely considered an asset, but in fact they play an important part in a household's ability to adjust to changes in the external environment. A household's composition and structure and the cohesion of family members can determine its ability to mobilize additional labor, for example. The study found that households are important adaptive institutions for the poor, providing mechanisms for pooling income and other resources and for sharing consumption. In times of economic difficulty, households act as safety nets.

Households are not static entities. They routinely restructure for internal reasons, such as birth, death, marriage, child-care needs, marital conflict, and the need to support weaker members, such as the elderly. They also restructure in response to external crises, such as housing and employment problems. In the short term households act as "shock absorbers," reducing vulnerability for individuals who join them. In the longer term restructuring...
ing can increase or decrease vulnerability for the household as a whole, depending on the financial and labor contributions made by the new members.

Despite the differences among the four communities, household restructuring has followed similar trends in all of them. Consistent with the global trend, an increasing number of households are headed by women. Contrary to the common stereotype, households headed by women are not necessarily poorer than households headed by men. Indeed, often only women with independent means can afford to head a household. The poorest households are most often extended households. These households typically are made up of a couple, their children, and other related adults and children, a structure leading to high dependency ratios and low per capita incomes. The one exception to this pattern is Chawama, where the incidence of poverty is greater among households headed by women than among those headed by men.

A second long-term trend is the increasing number of extended households (figure 3). In 1992 such households constituted more than a third of households in Chawama, Cisne Dos, and Commonwealth. Nuclear households expand to larger, extended households—with lower per capita income and higher dependency ratios—to provide a refuge or safety net for vulnerable individuals or in a conscious strategy to more effectively pool such resources as food, space, income, and childcare.

The study's results highlight three kinds of survival strategies related to household restructuring. Households often restructure to integrate "hidden" female heads—young single mothers, unwed or separated from their partners (box 6). This largely unrecognized phenomenon is common in the three developing country communities. In 1992 half of the extended households in Cisne Dos,

Figure 3. The number of extended households has been steadily increasing (percentage of extended households, 1978–92)

Note: There are no trend data for Angyalföld.

<table>
<thead>
<tr>
<th>Year</th>
<th>Cisne Dos</th>
<th>Commonwealth</th>
<th>Chawama</th>
</tr>
</thead>
<tbody>
<tr>
<td>1978</td>
<td>5</td>
<td>10</td>
<td>15</td>
</tr>
<tr>
<td>1982</td>
<td>20</td>
<td>30</td>
<td>25</td>
</tr>
<tr>
<td>1992</td>
<td>35</td>
<td>40</td>
<td>35</td>
</tr>
</tbody>
</table>

Box 6. Avoiding poverty as a "hidden" female head of household in Cisne Dos

Mercedes fell in love with Victor as an eighteen-year-old school girl. After a short courtship, she moved in with him and her parents-in-law, leaving school when she became pregnant. Two years later Victor lost his factory job, and tensions between the two began to grow, compounded by conflict between Mercedes and her mother-in-law. To escape this situation, Mercedes and her son, Renaldo, moved in with her widowed mother. Her mother looks after Renaldo while running her small home-based business selling beer and soft drinks, and Mercedes operates a sewing machine at a local workshop. Neither earns much, and they live well below the poverty line. But Mercedes prefers living in a more peaceful home environment, where she can rely on her mother to care for her child while Mercedes earns a living.
a quarter of those in Commonwealth, and a fifth of those in Chawama included young, generally poorly educated mothers, most of whom did not even regard themselves as household heads. Depending on resource allocations within the household and whether the women are working, they might be the poorest of the poor—although for targeting purposes they are largely invisible.

An important strategy for poor middle-aged women is to avoid heading a household. In Chawama women view female headship as a high-risk arrangement—largely on economic grounds. Strategies to avoid taking on primary income-earning responsibility revolve around serial monogamy. When relationships break up, women rapidly seek new partners. Complex negotiations between partners often result in children being sent into the care of relatives.

Women’s strategies for coping with the restructuring of households prompted by the termination of a marriage, through divorce, separation, or death, vary among communities, depending on the social and institutional context. In Angyalföld women tend to stay single after marriages end, in order to remain eligible for single women’s benefits—though they often maintain a relationship with a nonresident partner (box 7). In Cisne Dos, where nearly half the female heads of households are separated or divorced and another third are widows, older women absorb younger relatives into their households, pooling incomes and sharing responsibility for caring for children and the elderly.

In times of economic difficulty, households act as safety nets—and they restructure in response to external crises.

Finding 5: Strategies to reduce vulnerability sometimes impose unequal burdens on household members. Women, because of their multiple responsibilities, have frequently assumed a disproportionate share of the burden of adjusting to adverse economic circumstances, thus limiting their ability to respond to new opportunities.

Households are an important mechanism for providing security and for redistributing income and other resources. But they can also be sources of inequality for their members. Depending on how access to and control over resources within the household are distributed, individual household members can face either opportunities or constraints in responding to economic difficulties and can experience either positive or negative effects as households adjust to the changing external environment.

In all four communities the study found that the burden of coping with economic crises is often unequally distributed within the household. While women have increasingly taken on paid work in addition to their household responsibilities, men have not adjusted by taking on significantly more household tasks. Nor have governments or local communities made compensatory adjustments by providing more childcare facilities.

Box 7. Structuring households to maintain eligibility for state benefits in Angyalföld

Gina, a divorced woman of thirty-eight, enjoyed a comfortable standard of living before she and her husband split up and she lost her job at a canning factory. Since then she has raised her three children alone, obtaining as much local government assistance as possible. Former colleagues help out by giving her food. To remain eligible for benefits, Gina insists that her new partner live outside the household. They have discussed marriage, and Gina would like her children to grow up with both a mother and a father. But the change in her status would cripple her financially. Although deeply dissatisfied with her situation, Gina has been able to maintain her standard of living.
In all the research communities men and women put in nearly the same number of hours in productive work (work for cash or kind, including market and subsistence production). But while women average thirteen to sixteen hours a week in reproductive activities (work to maintain and reproduce the labor force, including childbearing, childrearing, and domestic tasks but not childcare), men average five or fewer hours a week on these tasks. Both devote little time to community managing activities (work in the community to ensure the provision and maintenance of collective resources), but in these tasks too women average more time than men. This division of labor shows that women consistently average more time working than men (figure 4).

For women forced by economic factors into paid employment, the total amount of time on work depends on household structure. Women in extended households can often reallocate reproductive tasks to daughters, mothers, and sisters—as in Commonwealth, for example, where there are strong traditions of intergenerational childcare support. In nuclear households in Cisne Dos older daughters quickly assume responsibility for younger siblings. Mothers often effectively allocate all reproductive tasks to daughters, devoting themselves entirely to productive work. Women who lack childcare support and have only very young children have no alternative while away at work but to lock them up in the house.

Within households who controls income flows often is as important to the well-being of individuals as increases or decreases in household income. In the three developing country communities women have primary or equal decision-making responsibility for purchases of food and clothing, while men make the decisions on purchases of alcohol, cigarettes, and other luxury items for their personal consumption. Since male alcohol consumption is frequently the biggest drain on household resources, this division of decision-making power has important implications for women's ability to budget. Regardless of women's financial contribution, their responsibility for food provisioning outruns their resources, requiring them to negotiate with men to gain access to the men's income. By contrast, in Angyalföld men tend to hand over their pay packet—and control over it—to women.

As family members adjust their lives to diversify or increase household income—women by taking on paid work, children by taking on jobs or additional responsibilities at home, and men...
by migrating to find employment elsewhere—they reduce household vulnerability. But these adjustments have social costs, which, though difficult to quantify, show a number of common characteristics across the study communities. Families have had to change long-held norms and patterns of parenting. Women in all communities worry about neglecting their children. They are concerned about older daughters suffering from less care and guidance, and they worry above all about reduced control over teenage sons, who, with less supervision, may be more likely to drop out of school, to become involved in street gangs, and in some communities to be exposed to drugs.

When adverse economic conditions put additional pressure on human relationships, increased conflict and even violence between household members sometimes result. In all research communities women reported that domestic violence was prevalent, and they identified a direct link between declining male earnings and increasing domestic violence, often associated with alcohol abuse. In Angyaliföld and Cisne Dos marital conflict was the main cause of household restructuring. While separation reduced violence, it meant that households had fewer assets on which to call. Least recognized is that economic pressure can exacerbate conflict between parents and children, often because of the increased reliance on children's labor. Children do not always immediately accept the added responsibilities. Other conflicts can arise because of parents' lack of time to supervise their children, which children respond to by not studying or not helping in the home, and sons by spending too much time in the street, often drinking.

While women have increasingly taken on paid work in addition to their household responsibilities, men have not adjusted by taking on significantly more household tasks.

Social Capital as an Asset

Finding 6: The pressures of economic crisis can exert opposing forces on social capital—both strengthening it, as reciprocity networks are increasingly called into play, and eroding it, as households' ability to cope deteriorates and community trust breaks down.

The norms, trust, and reciprocity networks that facilitate mutually beneficial cooperation in a community—its social capital—are an important asset, one that reduces vulnerability and increases opportunities. When communities become poorer, their stock of social capital can erode, making it more difficult for them to cope with the problems of declining public services.

The settlement consolidation process has much to do with a community's stock of social capital. Reciprocal relationships and social networks have their origins in rural-urban family links, in networks based on kin and place of origin, and in more recently formed local networks. Regardless of setting, these networks are important in the consolidation process. Short-term reciprocity, centered mainly on money and responding to such crises as death and illness, and longer-term reciprocity in food, water, space, and child care are a precondition for the trust and cooperation that underlie community-based organizations (CBOs).

Differences in the way the communities achieved consolidation have led to differences in their stocks of social capital, reflected in the type and duration of CBOs. Squatter communities such as Cisne Dos and Commonwealth, consolidated through long processes of conflictual negotiation with political parties and governments, have developed CBOs.
capable of negotiating for improved services, supplied by government agencies or NGOs, during periods of constrained resources. In communities such as Chawama, served by top-down government delivery systems and by church and NGO welfare delivery systems that do not necessarily increase the stock of social capital, CBOs are less developed.

The permanence of social capital cannot be taken for granted. When households are coping, they support others. But when their assets are depleted, they cease to support the community. The case studies show a mixed picture of erosion and consolidation of social capital under difficult economic conditions.

Overall, the evidence suggests that where households have sufficient resources, reciprocity in cash and non-monetary exchanges has been sustained. In all communities reciprocal links between neighborhood women, for example, have strengthened. In sophisticated reciprocal arrangements designed to achieve efficient use of time, women share food, water, cooking, and childcare. Traditional credit arrangements were found in all the research communities, with poorer households borrowing on a short-term basis from neighbors and nearby relatives for daily consumption needs such as food and water and to pay electricity bills. Reciprocity networks also extend beyond the local community. In Commonwealth, for example, complex urban-rural reciprocity systems have remained strong, reducing vulnerability for both urban and rural households.

But other evidence suggests that economic crisis has pushed some households beyond the point at which they can sustain such reciprocity. Poor women in Chawama said they had ceased to borrow from their neighbors because of increasing problems in repaying them, and reciprocal links with rural communities have become strained as households are forced to focus on their own survival. In Cisne Dos the weakening of informal borrowing arrangements in the community prompted two local NGOs to establish emergency fund programs in the late 1980s.

Women's community managing activities are often critical in ensuring the provision and maintenance of such basic services as water, nutrition, and health care. But the increasing constraints on women's time have made it difficult for them to continue these efforts. In all communities in 1992 the only widely attended institution was the church. Few

Box 8. Increasing crime and violence in the research communities

- In Commonwealth homicide has become a growing preoccupation. Six of ten women widowed over a ten-year period had lost their husbands—a quarter of households a husband or a son—as a result of violent death. These violent deaths usually were associated with drinking episodes that sparked arguments or brought local political disagreements or long-term feuds to a dangerous head.
- In Cisne Dos robberies on public buses has become a common occurrence in which gangs of young men with knives, machetes, or handguns rob all passengers of their money and valuables. In a six-month period in 1992 one in five women in Cisne Dos was robbed on a bus, and one in two women had witnessed such an attack. Women experiencing such attacks had been robbed a mean of 3.2 times. The lack of safe transport during off-peak hours has caused girls, generally from the poorest families, to drop out of night school.
- In Commonwealth poor public safety has restricted public servants' freedom to move about the community. A primary school headmaster said that female teachers, threatened by male youths roaming the community, have failed to report for work. A deputy headmaster reported that his daughter, while returning home from school in the evening, had been raped by a gang of boys, and that on another occasion his four-year-old son had been physically assaulted by a hooligan who had entered the teachers' compound to steal food.
- In Chawama vandalism of public property has increased dramatically. By 1992 vandals had struck all state primary schools and community centers in Chawama, causing damage that curtailed community activities. After losing electrical fittings, schools dropped evening classes for adults and extension students, and community centers, having lost their recreational equipment, furniture, and teaching aids, stopped offering programs for women and youths. The parent-teacher association raised funds to build fences around the schools, but nine of ten people surveyed nevertheless considered the community apathetic about the vandalism and its effects on the community.
women were actively involved in CBOs. Women attributed the declining participation to their increased need to earn income. The most important community-based activities are externally managed NGO and government programs that provide direct income or welfare benefits to participants. Men recognize the contribution to household resources from women's time in such activities. As a carpenter in Cisne Dos commented, "I earn the money, and my wife looks after the children and attends the meetings."

Economic crisis also strains the social fabric in other ways. Escalating crime and violence—attributed to increasing unemployment, particularly among young men, and growing drug and alcohol abuse—threaten personal safety and increase isolation as people become reluctant to leave their homes at night. The rising number of burglaries has reduced the trust among neighbors and community members. This, along with rising rates of murder, crime on the street and on public transport, and vandalism of public property, has reduced community participation, further eroding stocks of social capital (box 8). In part because of increasing corruption, all communities lack confidence in the ability or willingness of the police to address such problems.

Priorities for Action

Although changing economic circumstances have presented some new opportunities for the urban poor, the study's findings suggest that the innovative strategies and resourcefulness of individuals, households, and communities are often insufficient to offset the erosion of their asset base. Several actions could help improve the ability of the poor to mobilize their assets to prevent increased poverty or vulnerability.

Support Households in Their Role as Safety Nets

Designing appropriate interventions to support households in their role as safety nets raises two issues for policymakers. First, to ensure that interventions complement and strengthen, rather than substitute for, people's own initiatives, priority should be given to longer-term structural interventions—such as to restore eroding infrastructure—rather than to short-term compensatory measures. Second, since many of the poorest households are those headed by single mothers "hidden" within extended households, it is important to target such women or their children directly, through health clinics or primary schools.

Alleviate Constraints on Women's Labor Supply

The case studies clearly showed the critical importance of women's labor in reducing household vulnerability, and how constraints on their ability to carry out their multiple responsibilities can harm children's development. To foster the well-being of families, interventions are needed to reduce these constraints— for example, better provision of childcare and more easily accessible water supplies and health services. To ensure that such interventions are mainstemed, gender planning should be integrated into program and project design.

Ensure That Social Capital Is Not Taken for Granted

The erosion of social capital during economic crisis can break down community-based systems for delivery and maintenance of social and physical infrastructure. Ways to strengthen stocks
of social capital to prevent such break- down could include efforts to break dependency syndromes, rebuild eroded trust between the government and the community, and introduce realistic valuations of "voluntary" community work. A necessary first step is community-level institutional analysis, to identify the stocks of capital that exist.

**Develop Social Policy That Integrates Human and Social Capital**

To increase the economic productivity of the poor requires a comprehensive, holistic, social policy approach that recognizes the complex interdependency of social and human capital. In the past decade policy has increasingly reflected the role of human capital in economic development. Much more recent recognition of the importance of social capital in economic development, and the effects of its erosion during periods of economic stress, suggests the need for a social policy approach that creatively combines individual choice with community participation, linking human development with societal development.

**Pursue Further Research**

Although the study was not designed to measure the effect on poor communities of macroeconomic interventions, its results raise a number of issues concerning links between local communities and the broader economy in the context of such forms of restructuring as privatizing infrastructure, deregulating markets, and restructuring labor markets. Further research is critical to identify marketization and privatization strategies most likely to benefit the poor. The allocation of resources within households and the effects of this resource allocation on children also need more investigation.

The issue of social capital too warrants further research. Key questions that follow-up research should address include these: How is social capital strengthened by being used? When does it become overwhelmed and breakdown? And how can breakdown be avoided?

**Tools for Strengthening the Assets of the Poor**

Poverty reduction measures are neither simple nor straightforward. Designing effective locally based approaches to reduce poverty and vulnerability in urban communities requires tools for accurately defining mechanisms for strengthening the assets of the poor. Such tools would help analysts move beyond "ideological" statements about reducing poverty to strategies based on the particular assets and labor supply constraints of the poor in the targeted community.

One such tool is the asset vulnerability matrix developed by the study, which can be used to identify factors that raise or lower the vulnerability of the poor. Applying this framework, the study identified outcomes of asset vulnerability in the four poor urban communities, as well as potential solutions. These outcomes and solutions are outlined in table 2, included on the following page as a practical guide for similar exercises.
### Table 2. Asset vulnerability in the four research communities: outcomes and potential solutions

<table>
<thead>
<tr>
<th>Type of vulnerability</th>
<th>Outcome</th>
<th>Potential solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labor</td>
<td>• Loss of income</td>
<td>• Develop NGO credit schemes for home-based enterprises</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide adequate nontraditional skills training appropriate to the community</td>
</tr>
<tr>
<td>Human capital</td>
<td>• Inability to maintain investment levels in education and preventive health care</td>
<td>• Provide adequate, accessible low-cost health care</td>
</tr>
<tr>
<td></td>
<td>• Inability to provide safe, clean water</td>
<td>• Provide resources for primary education (teachers, textbooks, classrooms)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide credit for education expenditures such as uniforms</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Repair and maintain water supply</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide safe, easily accessible standpipes</td>
</tr>
<tr>
<td>Housing and infrastructure</td>
<td>• Inability to use housing as a productive asset</td>
<td>• Facilitate plot ownership or subdivision</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Review regulatory framework for land</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide electricity so that people can operate home-based enterprises</td>
</tr>
<tr>
<td>Household relations</td>
<td>• Increased domestic violence</td>
<td>• Support police stations managed by women</td>
</tr>
<tr>
<td></td>
<td>• Lack of adequate childcare</td>
<td>• Provide community-based, community-supported care for children and the elderly</td>
</tr>
<tr>
<td></td>
<td>• Lack of caregivers for the elderly</td>
<td>• Provide time- and labor-saving technology</td>
</tr>
<tr>
<td>Social capital</td>
<td>• Decline in attendance of CBOs, particularly by women, or in activity of CBOs</td>
<td>• Through social funds, provide real opportunities for CBO-organized interventions that recognize paid as well as voluntary work</td>
</tr>
<tr>
<td></td>
<td>• Increase in youth gangs</td>
<td>• Give priority to community facilities, especially for youth</td>
</tr>
<tr>
<td></td>
<td>• Increase in crime and homicide</td>
<td>• Support community-based solutions to crime</td>
</tr>
<tr>
<td></td>
<td>• Lack of physical mobility, especially at night and for women</td>
<td>• Enhance policing capacity</td>
</tr>
<tr>
<td></td>
<td>• Decline in night school attendance</td>
<td>• Provide a water supply close to residential neighborhoods</td>
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<tr>
<td></td>
<td></td>
<td>• Provide safe transport</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide technologically appropriate lighting</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Provide wide, open thoroughfares for vendors</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Locate night schools close to residential neighborhoods</td>
</tr>
</tbody>
</table>
For Further Reading


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