



Photo: T. Fossgard-Moser

Gender, Asset Building and Just Cities

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This is a briefing paper for the WUF7 networking event on 'Gender, Asset Building and Just Cities'. It starts with a summary of the networking event objectives, and the background asset building/accumulation framework. It then introduces the nexus linking gender, assets and just cities. It concludes with examples provided by panel participants, to illustrate experiences of gendered asset accumulation, their constraints and their transformative potential.

I. Networking event objectives

This networking event, organized with support from the Ford Foundation 'Just Cities Initiative', New York, has three objectives:

- To better understand the contribution that a focus on the gendered nature of asset building brings to the goal of achieving just, more equitable cities.
- To identify the gendered constraints to achieving just cities, through gender-based inequalities in access to financial, physical, productive, human and social capital associated with such global urban issues as violence and transport.

- To share the experiences of partners in the Global South in Zimbabwe, Brazil, and Bangladesh, working with local women to support them in their choice of solutions to accumulate or adapt assets. Through these achievements women not only empower themselves, but also successfully challenge power relations in a transformative manner thus contributing to just, more inclusive cities.

II. Background: the asset accumulation framework²

This section briefly introduces the asset accumulation framework, one of a number of approaches first developed to analyze poverty, as well as to develop urban poverty reduction interventions, in terms of the following questions:

What is an asset? An asset is generally defined as a 'stock of financial, human, natural or social resources that can be acquired, developed, improved and transferred across generations. It generates flows or consumptions as well as additional stock' (Ford Foundation 2004).

¹ This Briefing Paper is an abbreviated version without most citations, of Moser, C. (2014) 'Gender Asset Building and Just Cities', Background Briefing Document for WUF7 Networking Event, as well as panel members' papers.

² This section draws on Moser (2009).

Is it an instrumental or transformative concept? The debate about the 'technification' of poverty provides a parallel debate as to whether an asset is an instrumental or transformative concept. The 'depoliticization' of poverty reduces poverty to the characteristics of individuals or households, abstracted from class and other power relations. It fails to recognize poverty as 'multi-dimensional' deprivation, rather than just a lack of income, that includes a lack of capabilities, assets, entitlements and rights. In reality, poverty is a social relation, not an absolute condition. Poverty is not a 'thing' to be 'attacked' but rather the outcome of specific social relations that require transformation. Similar to the poverty debate, assets are not simply resources that people use to build livelihoods. As Bebbington (1999) argues, assets give people the capability to be and to act. Thus, the acquisition of assets is not a passive act but one that creates agency and is linked to the empowerment of individuals and communities (Sen 1997). Assets exist within social processes, structures, and power relationships, all of which mediate access to them and the accumulation of their value.

Are capital assets tangible or intangible?

The most widely recognized assets are both tangible and intangible and include natural, physical, social, financial and human capital. Influenced by the work of Bourdieu, assets are seen to include a broader range of non-tangible, often symbolic assets. These include aspirational, psychological, civic and political assets, most commonly associated with human rights. Assets can be both individual and collective in nature, accumulated by individuals, households, communities or entire societies, depending on the asset type.

What is an asset accumulation framework?

An asset accumulation framework comprises two components:

i) An asset index: This is an analytical tool to measure (quantitatively or qualitatively) the accumulation, adaptation or erosion of different assets over time, as well as and the interrelationship between different assets. To date, as with poverty, gendered asset analysis within urban households has focused mainly on differences between male and female household heads and shown that women are less likely than men to own or control assets; but women also may not benefit from assets held by men in the same household. Longitudinal research in Guayaquil, Ecuador compared fathers and sons, and mothers and daughters to examine changing inter-generational accumulation of human capital associated with education, and employment-related financial and productive capital.

ii) An asset accumulation policy: This is a framework that provides an enabling environment with clear rules, norms regulations and support structures to allow households and communities to identify and take advantage of opportunities to accumulate assets and overcome inequalities and barriers to justice. Asset accumulation is determined by:

- *Driving forces* in the wider structural context. These include the urban economy, city planning processes, environmental factors (particularly in relation to climate-change-related changing weather) and security – demonstrating that the reduction in inequality associated with asset accumulation is not a technocratic, instrumental process but a structural one (WIEGO 2012).
- *Intermediary factors* relate to institutions and actors at city and local level that can help or hinder asset accumulation. These include public, private and civil society organisations that provide an “enabling environment” for the accumulation of assets. The state can establish normative and legal frameworks, while private sector entities, including microfinance institutions, support opportunities and facilitate access. Accumulating assets involves complex political contestation, with national and local level NGOs and MBOs critical in negotiating social power relations associated with transformative processes.
- *Outcomes* of accumulation strategies show that assets are not static; in a changing global political, socioeconomic and environmental context there are constant processes of revalorization, transformation, and renegotiation. The accumulation of one asset often results in the accumulation of others, while insecurity in one can also affect others. Asset accumulation policy framework thus recognizes prioritization, sequencing, trade-offs, and negotiation potential.

What are the stages or ‘generations’ of asset strategy implementation?

First-generation strategy, by far the most widespread, aims to access assets that focus on the provision of ‘basic needs’ including water, roads, electricity, housing plots, better health care and education, and microfinance. The emphasis is on human, physical and financial capital, essential for getting out of poverty. However, once such assets are accumulated it is assumed that individual well-being improves and ‘development’ occurs. Yet the conditions for accessing assets do not necessarily bring the expected development outcomes. Second-generation asset

accumulation strategies, therefore, are intended to ensure further consolidation and prevent erosion – including the intergenerational transfer of assets. Such strategies go beyond the provision of practical basic services to embrace a range of strategic empowerment concerns relating to citizen rights and security, governance and the accountability of institutions. Finally, third-generation asset accumulation strategies identify interventions that can maximize the linkages between different types of inter-dependent asset, thereby ensuring long-term sustainability and empowerment.

III. The nexus linking gender, assets and just cities

Just as the relationship between assets, agency and empowerment is informed by the differentiation between instrumental and intrinsic values, the same applies to the complexity of relationships between asset accumulation and women's empowerment. The extent to which the accumulation of assets empowers women depends first, on the extent to which these have intrinsic as against instrumental values, and second, whether such empowerment is transformative; while individual women may be empowered this does not necessarily have transformative results in terms of changing power relations.

Background context: In the 1980s, developing gender planning as a Gender and Development (GAD) framework to promote women achieving equality with men in development, I distinguished between instrumental practical gender needs as the needs women identify in their socially accepted roles in society, and the transformative potential of strategic gender needs as those that women identify in their subordinate position to men in their society (Moser 1993). In the past thirty decades gender debates have advanced theoretically and practically in challenging the continuing complexities of gender inequalities.

Conditions when gendered asset accumulation empowers women:

Empowerment can be identified as the processes by which those who have been denied the ability to make choices, acquire such ability. Adapting Kabeer's (2005) gender empowerment framework, the conditions can be identified as depending on:

- *Agency (either individual or collective)* represents the decision-making processes

by which choices are made and put into effect, including the ability to impose one's will on others through the legitimate use of authority.

- *Assets* that give people the capability to be and act (Bebbington, 1999) are the medium, or means, through which agency is exercised, with their accumulation influenced by the ability to define priorities and enforce claims.
- *Achievements* are the concrete outcomes of agency and asset accumulation that may or may not empower women. Achievements



Photo: T. Fossgard-Moser

affect people's sense of agency, with present achievements providing the basis for future exercise of agency.

In summary, agency operationalizes the concept of choice in the accumulation of assets, with the subsequent achievements empowering women, and with the potential to lead to transformation.

Pathways to gender transformation: The pathway is not direct; while effective agency in relation to empowerment means actively exercising choice, transformative agency means doing so in ways that challenge power relationships (Kabeer 2008). A further distinction can be made between transformative agency that addresses immediate inequalities and those that are used to initiate longer-term processes of change in power structures.

While the strategic exercise of agency can erode inequalities, it does not necessarily completely destabilize wider structural inequalities. At the same time, although changes at the level of individual consciousness and capacity are essential in processes of social change, collective struggles of the oppressed for 'representation, redistribution and recognition' have proved more effective in challenging the structure of

oppression than individual acts. Often it is the capacity of women to organize around their needs, interests and rights that is most likely to result in public recognition of their rights as workers, as women and as citizens.

IV. Just cities and assets: pathways to gendered empowerment and transformation

Just cities encompass equity, democracy and diversity (Fainstein 2011), themes grounded in the WUF7 focus on urban equality. Closely linked to this are the articulation of 'rights' to the city, and the inclusion of all city users within its space (Lefebvre 1991). From a gender perspective, this is closely associated with gender justice, particularly in relation to urban rights and democracy. While cities represent transformative opportunities, at the same time gendered asset accumulation is frequently constrained by persistent gender-based disparities, discrimination, and exclusions.

- Therefore the extent to which gendered asset accumulation contributes to the goal of achieving just, equitable cities is dependent on both empowerment and transformation.

Figure 1 provides a diagrammatic representation of the pathways through which gendered asset accumulation has the potential to lead to empowerment, as well as the transformation required to bring about the goal of achieving just, more equitable cities.

Drivers, opportunities and intermediary factors in cities as urban spaces: The first column in Figure 1 lists a range of driving

structural, forces that influence the accumulation of assets. These include broader economic trends linked to globalization, urbanization and urban sprawl, and city-level planning and policies. Cities provide important opportunities for gendered asset accumulation, as listed in column two. These include financial assets through paid work, productive and financial assets associated with land and housing, and human capital from education. In addition, cities as urban spaces can call for the gendered asset adaptation, as with housing and community areas affected by disasters or climate-change-associated severe weather. Intermediary factors that can provide cultural and systemic barriers associated with gender divisions of labor and female mobility are especially problematic in cities of the global south; they affect earnings but also rights to participate in urban public life. Along with these opportunities are also gendered constraints of particular importance in urban contexts, including violence and conflict.

Gender-based violence, insecurity and conflict: barriers to achieving a just city?³

Gender-based violence, and specifically violence against women and girls, is not only one of the main obstacles to achieving gender equity everywhere in the world today, but also is now recognized as a particular challenge facing women in cities. Although the relationship between urbanization and gender-based violence is somewhat paradoxical and is dependent on the type of violence and the spaces where it occurs, there is a general consensus that women experience heightened levels of insecurity and conflict in cities. This is rooted in the disproportionate incidence of socially-motivated violence against women, especially in public spaces, which further intersects with other types of everyday violence which is known to proliferate in cities. These pose a major set of constraints for women in their right to move freely around the spaces of the city, as well as their ability to engage in key economic, social and political activities. As such, gender-based violence erodes existing asset portfolios among women and severely undermines prospective accumulation of physical, social, financial and human capital assets (Moser and McIlwaine, 2004).

While the causes of gender-based violence in the first place are deeply rooted in uneven

³ This section is based on panel member Cathy McIlwaine's paper 'Gender-based violence, insecurity and conflict: barriers to achieving a just city?' (2014).

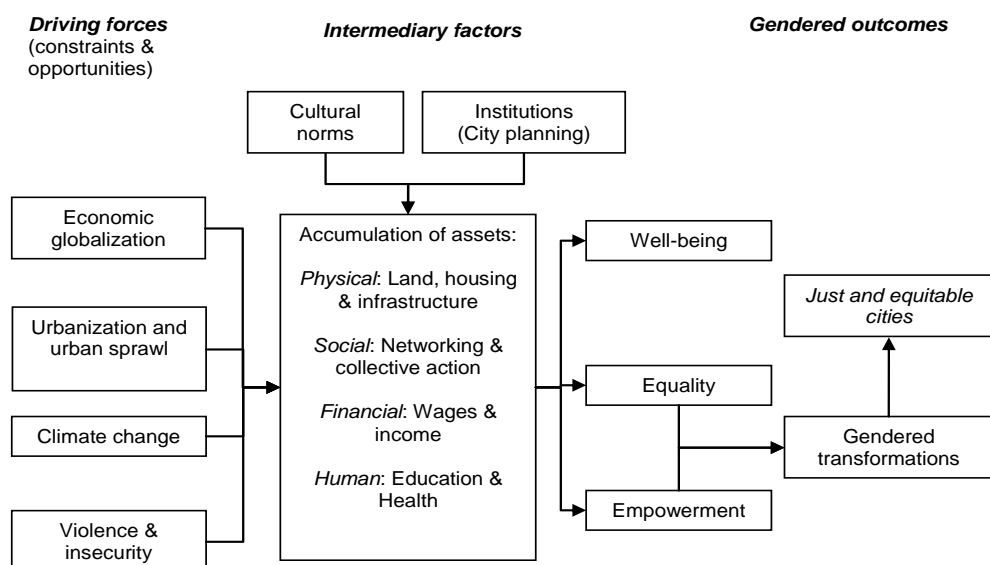


Figure 1: Gender asset accumulation pathways to empowerment and transformation

patriarchal power relations which obtain everywhere, women's compromised access to assets, which is constrained by insecurity and conflict in cities, creates further 'trigger' or 'risk' factors that can lead to further incidence of violence. These risks are closely interrelated with the nature of women's asset portfolios, and relate to the configuration of urban spaces and the activities that occur there. Although violence against women is widespread in the private spaces of the home, it is more likely to occur in certain public spaces such as around toilets, at schools, in drinking bars, and in secluded areas such as narrow lanes, and in open fields. Thus, women's lack of access to certain physical assets can facilitate the exercise of gender-based violence then further undermined by fear and insecurity, which erode social and human assets such as social networking and attending school. Structural factors also intersect with triggers in that urbanization tends to be associated with high levels of women's labor force participation rates with particular types of predominantly urban-based employment such as export-manufacturing and sex work putting women at increased risk of gender-based violence. Accumulating social assets are also crucial in ensuring that women seek assistance which can be both easier and more difficult in cities depending on whether women have wider or narrow friendship and community networks.

It is therefore clear that gender-based violence is a major constraint in achieving gendered empowerment and potential in addressing and reducing gender-based violence through an asset accumulation approach in both short-term and longer-term ways. If women have greater access to accumulating assets which entails exercising agency and being able to ensure achievements, then transformation is more likely. If gendered transformation occurs, then the causes of gender-based violence (unequal gendered power relations) are also addressed and thus may be prevented in the longer term. In the short-term, the accumulation of various assets such as access to secure housing and transportation may also reduce the number and intensity of trigger factors that can facilitate the incidence of violence against women. Addressing gender-based violence is therefore one of the most important issues in ensuring just and prosperous cities and an asset accumulation framework is one of the most promising ways of shaping and informing the reduction in gender-based conflict and insecurity as well as the gender inequalities that underpin such violence that will in turn ensure gender transformations in other domains.

Transport constraints in accumulating assets: routes to the just city⁴

Urban transport systems are a cause and a consequence both of the structure of contemporary cities with their planning critical in making cities work 'better', as well as the reproduction of inequality in cities. Framing gender in transport implies the following three constraints, which influence the accumulation of capital assets.

Transport practices and gender relations in accessibility: Based on their different social positions, the purposes, modes and experiences of women's travel tend to differ from that of men, as do the temporal and spatial patterns of their trips. Because transport use also involves cost, safety and comfort, women and some men also face constraints relating to differential access to and control over resources.

Transport practices and gender relations in mobility: These relate to the freedom and right of all citizens to move in public space with safety and security – and without censure and social control. Because of the centrality of the constructed public-private dichotomy in gender inequality, gender relations are fundamental in articulating this power, so that in most societies women's mobility in public space is subject to a range of mechanisms of control. This means that decisions about travel – where, when and how – are often negotiated in the private sphere of the household and extended family networks, influenced by perceptions of experience in both the public and private spheres, and affected by the behavior of others in the public sphere.

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Transport practices and gender relations in decision-making: The essentially top-down nature of transport decisions means that citizen involvement has largely been as a form of resistance to its negative impacts. With both women and men involved in such protests, this emphasizes the potential basis for solidarity between them on questions of transport (Levy, 2013).

⁴ This section is based on panel member Caren Levy's paper 'Addressing gender equality in transport: routes to the just city' (2014).

Viewing transport practices through a gendered lens shows the transport trade-offs women constantly make in order to carry out daily activities, and points to entry points and limitations of transport to address gender equality and the empowerment of women, and its role in asset building for more just cities. One entry point is transport planning itself and the development of a transport system that recognizes the diverse needs of urban citizens, along with the public space character of transport practices. Second, is to work closely with other planning initiatives that directly impact on the creation, design and maintenance of public space in the city. Ultimately, in the process of change, transport has both instrumental and intrinsic value. It is instrumental in accessing activities that contribute to the accumulation of financial, physical, productive, human and social capital. It is intrinsic in the mobility in public space that transport offers, meaningful to women themselves, as well as symbolic of women's participation in urban life. Under certain conditions, such mobility may carry transformative potential, both individually and collectively in challenging societal patriarchal ideologies.

V. Examples of gendered asset accumulation and just cities

1) The Zimbabwe Homeless People's Federation: creating assets through networks⁵

This case study illustrates the power of collective networks as against individual endeavor in empowering women to negotiate and contest for housing rights. Zimbabwe Homeless People's Federation, a network of community based saving collectives that is affiliated to the global network Slum Dwellers International (SDI), was established in the late 1990s. It was born out of urban poor women's realization that only they could change their circumstances. Years of evictions and subservient tenancy arrangements in rented rooms led women to prioritize secure homes, critical to their identity and self-dignity. Patriarchal legal requirements for formal housing demanded demonstration of gainful employment through production of a pay slip or employment letter, as well as birth or marriage certificates as proof of dependence. Such requirements worked against women; with added insecurity relating to landlord tenancy agreements, often discriminating against unmarried mothers on the grounds of questionable morals. Informal settlements on the outskirts of the city were often, therefore,

the only option available to women, who were forced to choose the uncertainties of insecure tenure.

Currently the network has 1300 saving collectives in 53 cities, towns and urban centers across the county with a membership of over 53,000 households. As with other SDI affiliates, the Zimbabwe Federation prioritizes creating community level 'assets' to negotiate change to address collective needs. The first critical asset relates to the creation of organizational capability within poor settlements, and linkages among



Photo: O. Solana

communities through federating, exchanges, and savings and loan activities. These are essential for supporting the involvement of the poor in demanding change, both within their own communities as well from the state. These also create safe spaces within which women can begin to find voice and confidence in addressing day-to-day challenges. Small local incremental successes, such as financial needs relating to rent build solidarity and confidence to then address 'bigger', broader issues. Over time communities gain skills to negotiate, solve problems and mobilize others to accentuate their voice. The capacity to do this is a 'civic' asset, essential for dealing with the state.

While the most significant social asset the Zimbabwe Homeless People's Federation has created is its network, through this it has also accumulated tangible physical and financial capital assets for its membership. Since 2009 the movement in its local groups has secured tenure for 12,000 families, collectively saved over US\$1 million, and leveraged an additional US\$10 million for its activities. With increased security of tenure, the network has sought to develop ways to protect women and children's property rights. While Zimbabwean inheritance laws have changed over the years to take account of women's needs, there is still a wide gap

⁵ This section is based on panel member Beth Chitekwe-Biti's paper 'The Zimbabwe Homeless People's Federation: Creating assets through networks' (2014).

between policy and practice. So modest initiatives such as the provision of information around local authority land allocation lists have empowered women to register land in their own names, or at the very least jointly for those who are married.

2) Building the Strength of Women Waste Pickers in Brazil⁶

This case study describes a participatory action-research project in the state of Minas Gerais, Brazil that arose out of demands of women waste picker leaders, along with WIEGO, to confront the discrimination experienced by women leaders in this industry. In most cities of the global south, waste picking is a key solid-waste-management occupation; around 1% of the world's urban population, many of them women, collect household refuse and/or by reclaiming recyclables from the waste stream which feeds the recycling industries with secondary raw materials. While waste pickers contribute to the environment, public health and the economy, they face deplorable living and working conditions. Harassed by local authorities, and exploited by middlemen, increasingly their livelihoods are threatened by capital-intensive solid waste, such as incineration, that offers the lowest pay in the recycling chain. While household level asymmetrical power relations affect their participation in committees, public realm barriers prevent their exercise of organizational leadership. In 2013, after a year-long discussion with academics, women waste pickers from the regions, and international partners, a project partnership was formalized between WIEGO, the National Movement of Waste Pickers of Brazil (MNCR), the Center for Women Studies and Research (NEPEM) from the Federal University of Minas Gerais and the NGO INSEA.

The project, designed in a "bottom-up" process, mainstreams gender into waste picking through organizations, and to empower them in the waste-related sector. Second, the project legitimizes the gendered informal economy within academia, mainstreaming gender into waste related subjects. Third, the project seeks to influence government and NGOs in incorporating gender issues into waste management solutions. The three implementation phases include: first, Participatory Planning in 2012, focused on learning with literature reviews, implemented by researchers from WIEGO/UFMG and MIT, followed by meetings with local women leaders. These meetings informed researchers of women waste pickers' concerns, influencing project design. Phase Two, in 2013, comprised Exploratory Workshops in four different regions of Minas Gerais to explore women's autonomy,

in a multidimensional perspective including sexuality, sexual divisions of labor, and gender roles in the home. In addition, they identified women's constraints regarding their empowerment both in cooperatives and the national movement. Phase Three, Consolidating Findings and Planning Dissemination, ongoing between 2014-15, includes report analysis, the production of an accessible reflection report and the elaboration of toolkits.

The legitimacy of the project is based on women's perception of the need to discuss gender inequalities, and creating an agenda to address this within representative waste pickers' organizations of the (cooperatives and their national movement). In improving waste pickers livelihoods, and strengthening their representative positions, MBOs such as these have been valuable collective assets for women working towards gender equality and thus just cities.

3) Gender, vulnerability and built environment adaptation in Dhaka, Bangladesh⁷

This case study shows that for low-income women living in households in informal settlements in urban Dhaka, Bangladesh, the progressively extreme variability in temperature and rainfall has increased the women's gender-based vulnerabilities, as well as having implications for their adaptive capacity. Variability in climate affects their everyday lives – the houses they live in, the services they access, the workloads they have to manage with restricted resources, their daily earnings from informal economic activities and their health-related expenditure. All these activities relate to the "built environment", a term which refers to not only buildings, streets and infrastructure but also the way in which people relate to them. The physical asset of housing, in particular, is a key resource for women in terms both of their well-being and their accumulation of human and financial capital.

In the context of climate vulnerabilities, gender inequality relating to gender roles, asset-ownership and power relations are of particular importance in terms of intra-household decision-making and resource allocation processes around the adaptation of housing to ensure well-being and security. Where the design of space is the consequence of a whole range of sociocultural factors, its construction or improvement depends on its ascribed importance. This, in turn, depends on the decision-making power of male and female household members. Accordingly, living

⁶ This section is based on panel member Sonia Dias's paper 'Building the strength of women waste pickers in Brazil' (2014).

⁷ This section is based on panel member Huraera Jabeen's paper on 'The role of gender in shaping vulnerability and asset-based adaptation in the built environment' (2014).

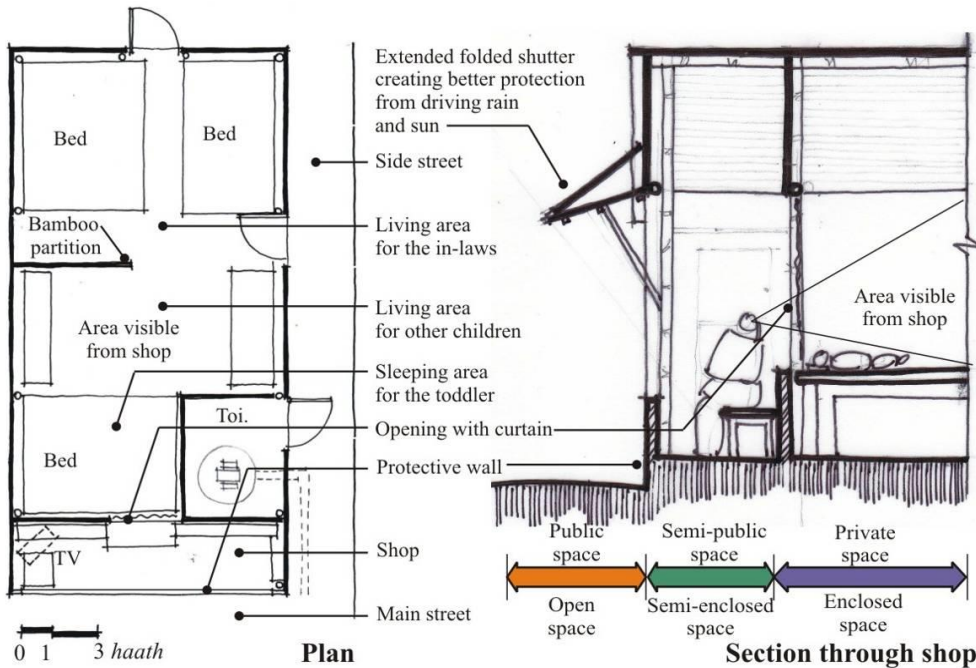


Figure 2: Woman's layout of living and work areas in a house in a Dhaka settlement

spaces, working spaces or cooking spaces can be subject to different priorities depending on whether they are designed for the environmental comfort of female or male members.

Frequently, house construction is 'gender-blind'; for instance when constructed without windows, increased heat exacerbates the situation for women living without ventilation; upper level access in two-storied houses via a steep ladder, unsuitable for elderly or pregnant women, becomes problematic with flooding. At the same time, women, especially in female-headed households, become involved in the planning and re-construction of houses, particularly to adapt to severe heat. One example is a woman running a home-based enterprise in Dhaka. The fact that she contributes substantially to the household earnings has empowered her in terms of decision-making around the design of her built environment, modifying her work and living areas to ensure better ventilation and protection from heat and rain. Figure 1 illustrates how she has reorganized space to combine her work and living areas. The new arrangement means she can watch over her children while running the shop. Working in a semi-open ventilated space with extended shading also ensures a better working environment. Such measures have transformative potential if they empower other women to become involved in adapting their urban environment.

VI. Conclusion: the transformative pathways of linkages between gendered assets?

Examining the experiences of how women

negotiate drivers and intermediate factors, and back to fundamental questions:

- Does their asset accumulation or adaptation increase **well-being** and reduce gendered poverty?
- Does it also lead to greater **gender equality** and **women's empowerment**?
- How far is this transformative in terms of **changing power relations**?

Ultimately it may not be individual asset accumulation but the linkage between different assets in individual and collective asset portfolios that has a greater potential for pathways to empowerment and transformation. The workshop therefore provides the space not only for individual short presentations, but also for a

panel debate to explore such transformative linkages that may connect tangible and non-tangible assets as both practical and strategic needs, with instrumental and intrinsic value, associated with the accumulation of different types of asset.

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