



# **Housewives' old-age pension in Ecuador. Who makes the decision?**

**A look at intra-household relations.**

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This document represents part of the author's study programme while at the Institute of Social Studies. The views stated therein are those of the author and not necessarily those of the Institute.

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## List of Acronyms

|          |   |
|----------|---|
| BDH      | Human Development Grant                           |
| CCT      | Conditional Cash Transfer                         |
| ENDEMAIN | Demographic and Maternal and Child Health Survey  |
| ENEMDU   | Urban Employment and Unemployment National Survey |
| GDP      | Gross Development Production                      |
| IESS     | Ecuadorian Institute of Social Security           |
| INEC     | National Institute of Statistics and Census       |
| ISSFA    | Social Security Institute for the Army            |
| ISSPOL   | Social Security Institute for the Police          |
| MCDS     | Coordination Ministry for Social Development      |
| MIES     | Ministry for Economic and Social Inclusion        |
| NBI      | Unsatisfied Basic Needs                           |
| PEA      | Economically Active Population                    |
| PEI      | Economically Inactive Population                  |
| PET      | Working Age Population                            |
| SBU      | Unified Basic Salary                              |
| SNA      | System of National Accounts                       |
| SSC      | Peasant's Social Security                         |
| SSS      | Social Security System                            |

## **Abstract**

This paper reviews the social security policy affiliation designed for housewives in Ecuador. It argues that this project may deliberately or inadvertently presume idealized and harmonious families as arenas of cooperation and solidarity. However, by the hand of extensive knowledge on intra-household resource allocation and welfare regimes, evidence is provided to understand the determinants among the key institutions, family, market and state, that lead to the exclusion of housewives and the strengthening of dependence on their families.

## **Relevance to Development Studies**

This paper contributes to the growing studies on intra-household family dynamics, focused on the unequal gender and power relations. The paper recognizes the different inequalities in the allocation of resources and its effect on the division of labour and access to social policies. Its aim is to provide awareness on the challenge that represent design social policies lined up with the diverse contexts. Better policies are required, lined up with a gender order of equity to understand the uneven position of women in modern societies, inside and outside the household.

## **Keywords**

Gender, Power, Ecuador, household, welfare regime, social security, cooperative models.

## Introduction

The domestic sector has been long underestimated and can be largely left to take care of itself, disregarding its extensive contribution to the daily activities. Notwithstanding, this sector plays an intersectional function, because through the production of care-related services it makes possible the performance of other sectors. (Elson, 2012). This sector provides health, nutrition and education throughout activities such as cooking, washing, cleaning, and the general maintenance of the household. Nonetheless, these activities are excluded from the system of national accounts (SNA), and the perceptions on the “unmeasurable” outputs of this sector reproduces its invisibility.

Reproductive domestic work is considered female-dominated. Social-cultural structures attribute certain roles to women and define their participation in the economy and the labour market. For this reason, when the working life of women is examined it is clear that labour market inequalities become inequalities in retirement. Many women are over-represented in low-paying, part-time, “semi-skilled” or “unskilled” occupations. Their roles as mothers and caregivers put a string on their decision to join the unpaid sector.

The type of participation in the labour market is an economic predictor of retirement, and housewives’ participation in Ecuador, if not null has been insufficient to access the benefits of a retirement pension. Generally, they receive entitlements derived from their spouses (i.e. survivor's pension), which intensifies the dependence on their families. Thus, situations as divorce, break up or death of the husband, can have negative protracted consequences on their economic welfare in old age, limiting them to non-contributory means-tested assistance benefits (Bertranou, 2006). Thereafter, becoming part of the domestic sector represents resigning to employment opportunities, as well as “future income security through social security entitlements” (MacDonald, 1998:9).

Contributory pension schemes by nature tend to reproduce inequality since they are attached to the labour market and by themselves have not demonstrated their capacity for inclusiveness. Moreover, there are sectors that do not even meet the conditions for an employment-based scheme. It is the case of the unpaid housework, which is not part of the formal labour market, does not have an employer or salary. The problem becomes severe once people reach their ‘retirement’ age in the absence of income security, since it is precisely in this phase of the life cycle where people face a relative vulnerability and greater dependence on their families or social protection programs, as they are less likely to recover from a loss of income or increased spending, especially in health care (Barrientos, 2003).

For this reason, in 2014 the Ecuadorian president Rafael Correa proposed a reform to the social security law to incorporate the excluded group of house workers. The main objective was to “shatter the poverty circle and the economic dependence in their older years” (Maldonado and Vallejo, 2015:16). He recognized the significant number of people without access to pensions and the effects that this had on social exclusion and poverty among older people. The reform incorporates a policy instrument that tries to cover the group of housewives in charge of the care activities at their homes. It extends a monthly pension to protect housewives against contingencies of old age, death, and permanent or partial disability.

However, this policy has a peculiar characteristic of joint responsibility between the state and the family. According to the socio-economic level of the family unit it has been determined a contribution partially subsidized by the state and partially assumed by the members of the household. This condition could represent a misperception treating the household as a cooperative selfless unit. It assumes that “all the members are equally well off and that all share in the benefits”, but this could not always be applied to every case (MacDonald, 1998:5). Extensive work has been done in terms of household models of resource allocation, proving that intrahousehold social interactions are complex and involve significant inequalities in the division of resources [Becker (1981), Sen (1987), Chiappori (2015), McElroy (1997), Lundberg, and Pollack (1997), and Carter and Katz (1997)].

Access to health, education, food, social protection does not depend exclusively on income, yet on the position of the members regarding their gender, age, abilities, class, etc. Therefore, the distribution of resources is made under a scenario of inequality where the greater decision making power might be extended to members in a “better” position. Based on these facts, although this policy is well-intended, it presents a paradox where same gender regimes which lead to women’s social insecurity mediates access to this new pension policy. Despite the progressive background, which represents a big step into the cognizance of housewives’ entitlements, the existing household inequalities and gender division of labour end up reinforcing women’s economic dependence on their families.

Consequently, this research is concerned and provides evidence on how do gendered intrahousehold power relations influence the enrolment of housewives, drawing on survey data from housewives in an urban community of Conocoto, Quito-Ecuador. I applied a survey to forty housewives, who do not receive income from an employer, do not receive the Human Development grant and are not affiliated to the SSS. This research technique was intended to gather data on family dynamics through women's attitudes and perceptions regarding power gender relations within the household, including questions such as what does it mean to have power in the household? and who



has this power? Address the perceptions of gender roles, and social norms. Moreover, another component of the survey intended to find out how these housewives were preparing themselves for their old age. Ascertain the importance they gave to income security and the reasons for their exclusion from the affiliation policy.

Hence, this research is divided in five chapters: Chapter 1 presents the main characteristics of the policy and includes a general aspect of the research problem. Chapter 2 introduces the key theoretical concepts of welfare regimes and gender, social policy, political economy of social security and models of intrahousehold relations. The third chapter exposes the methodology of the research. Chapter 4 explores the Ecuadorian context in terms of employment and social protection. Chapter 5 analyses the key findings of the fieldwork with especial emphasis on the perceptions of intrahousehold relations among Ecuadorian families. And finally, chapter 6 presents the conclusions of the research.

# Chapter 1. The Design of a Progressive Proposal

## 1.1 Social Security Policy for Housewives in Ecuador

In 2008, the Ecuadorian government recognized both the contribution of the unpaid housework and its right to social security. It was made an amendment to the National Constitution of the Republic Art. 333 dictates: “*The social security protection will be extended progressively to people who are responsible of the unpaid family work at home, according to the general conditions of the system and the law*”. (National Constitution of the Ecuadorian Republic 2008, Art. 333). This statement acknowledges it as a duty of the state to guarantee the effectiveness of this right.

Additionally, in 2014 the president proposed a reform to the social security law<sup>1</sup>, aiming to incorporate the excluded group of house workers. He recognized the significant number of people without access to pensions, and the effects on social exclusion and poverty among older people. In urban areas only 25% of the adult population lives in poverty, a situation that contrasts with the rural area where three out of four elderly people is in poverty by Unsatisfied basic need (NBI) (MIES, 2013). Moreover, according to the 2010 National Census, only 24.7% of these population group have the benefits associated with social security, either as contributors or as retirees/pensioners. The other 70% are primarily women, in rural areas and minority ethnic groups, reflecting the fact that the coverage is directly related to the type of employment in the active age, sex and area of residence.

Adopted in 2015, the reform incorporates a policy instrument that will try to cover a universe of 1’694.924 women from 15 years old and over who are in charge of the care activities at their homes. The main objective is to “shatter the poverty circle and the economic dependence in their older years”. (Maldonado and Vallejo, 2015:16). It extends a monthly pension to protect housewives against contingencies of old age, death, and permanent or partial disability after serving 20 years or having 240 contributions. They do not have health benefits as the conventional pensioners, instead they will have to attend to Public Health Centres outside the social security system.

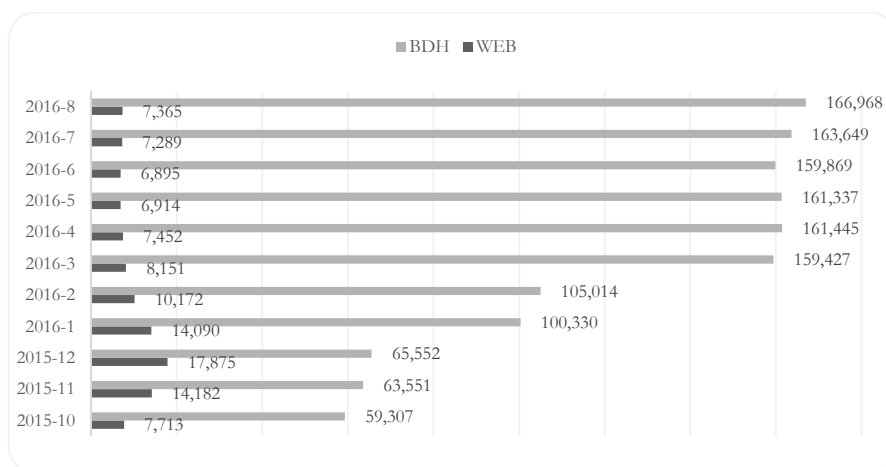
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<sup>1</sup> Law for Labour Justice and Recognition of the Household work.

To apply for this affiliation, housewives should not perceive any remuneration nor be affiliated to other social protection benefits<sup>2</sup>. Besides they must present to the Ecuadorian Institute of Social Security (IESS) their identification and declare the information requested in the Register of Social Information. It is important to mention that beneficiaries of the Human Development Cash Transfer (BDH) have automatic access without forms to fill or any additional process to approve their registration. They will have to notify the organization in charge if they do not want to be affiliated, otherwise their contribution will be directly subtracted from their grant.

This process began with a pilot plan in October in the provinces of Manabi, Azuay and Cañar. This explains the massive affiliation of 42,311 users of the human development grant that met the conditions of unpaid homeworkers. Then the process was made at a national level. Since the policy came into operation, 90% of the affiliated are beneficiaries from the Conditional Cash Transfer, and the other 10% are women non-beneficiaries of the BDH grant that were registered on the IEES Web page, as shown in the figure No 1. From the total population of possible affiliates this policy so far has covered the 10%. In August 2016, the total number of affiliates was 174.333.

Figure 1 Number of housewives affiliated monthly per mean of affiliation.



Source: A. Garces. Director of the Interconnected Data Base of Social Programs. (Personal Communication, 3 May 2016)

Furthermore, the contribution per beneficiary depends on their socioeconomic situation (income perceived by the family unit). It will be co-funded between the state and the family unit based on the Unified Basic Salary (SBU for its Spanish acronym) as it is shown in Table No 1.

<sup>2</sup> ISSFA, ISSPOL, SSC

There is a progressive logic behind these levels, where the lower the income of the family the higher will be the contribution from the state. Meanwhile, in the highest level (more than 150% of the SBU) the state will not subsidize any of the contribution.

**Table 1 Table of contributions and benefits**

| Socioeconomic level                | Base (% of the SBU)     | Rate (%) | State Subsidy     | Personal Contribution | Retirement | Death  | Permanent Disability | Partial Disability |
|------------------------------------|-------------------------|----------|-------------------|-----------------------|------------|--------|----------------------|--------------------|
| Lower than \$183                   | 50%                     | 13.25    | \$ 10.06 (10.99%) | \$ 2.07 (2.26%)       | \$ 79      | \$ 70  | \$ 70                | \$ 79              |
| Medium: Between \$183 y \$366      | Between 50% and < 100%  | 13.25    | \$ 14.55 (7.95%)  | \$ 9.70 (5.30%)       | \$ 115     | \$ 106 | \$ 106               | \$ 115             |
| Medium High: Between \$366 y \$549 | Between 100% and < 150% | 13.25    | \$16.33 (5.95%)   | \$ 20.04 (7.30%)      | \$ 165     | \$ 146 | \$ 146               | \$ 165             |
| High: More than \$ 549             | 150% or more            | 13.25    | -                 | \$ 48.50 (13.25%)     | \$221      | \$194  | \$194                | \$221              |

Source: MCDS, 2016.

## 1.2 Research Problem

The particular characteristic of sharing the responsibility of contribution between the state and the family represents a difficulty in understanding unequitable gender and power relations among the households, the market and the public realm. The starting assumptions of this policy are a uniformity and straightforward household dynamics, disregarding the diversity of individual identities, interpersonal and kinship relations and a broader social structure that could end up excluding population groups historically invisibles like the one of women house workers. The different processes of decision making within a family have a significant role on intra-household dynamics and welfare production.

In addition, this policy presumes a full time, sustained working age participation in the formal labour market in order to afford a monthly contribution. Nonetheless, according to the labour market conditions and the different gender bias, women do not access or participate in the same way as men. Situation that is also reflected in the participation in the unpaid housework where the woman disproportionally assumes this responsibility.

In this way the policy design may deliberately or inadvertently falls on a paradox where the same gender regimes which leads to women's social insecurity mediates access to new pension policy. Despite the progressive background, which represents a big step into the cognizance of housewives' entitlements, the existing household inequalities and gender division of labour end up reinforcing women's economic dependence on their families.

Consequently, this paper has gender as the central axis of analysis to draw attention to dialectics of diversity and complexity among the households. Besides, I posed a debate on the validity, prevalence and permanence of the notions of an idealized family to change social conditions and advocate for fair access and participation of housewives in social protection projects. Policy makers should understand fully the implications for design, implementation and evaluation of projects.

### **1.3 Productive & reproductive work in Ecuador**

*“Gender roles are still embedded in the system and limits not only employment but also social protection opportunities for women. The obstacles do not come solely from the sexual division of labour within the households, there are underlying discriminatory principles that impinges on women's access and permanence in the labour market and lead to a volatile and countercyclical Women's participation”. (Rodríguez, 2013:359)*

#### **i. Employment, Unemployment & Underemployment Rates**

Within the framework of the working-age population (PET) women's rate in 2015 was 68.3% just 2 points of difference with men's rate. But, according to the economically active population (PEA) the indicator shows that 80% of men of working age are part of the labour market, while 1 in 2 women of working age are participating. In addition, 7.10% of women are unemployed in comparison with the 4% of men. Lastly, the percentage of women part of the economically inactive population (PEI) duplicates the one from men, it is 49.16% and 25.2% respectively (Ferreira et al., 2014).

From total number of women in 2015 fully employed<sup>3</sup> (92.90%), just 31.6% received remuneration equal or superior to the SBU (minimum wage), and worked equal to or more than 40 horas per week<sup>4</sup>, while men's rate was 48%.

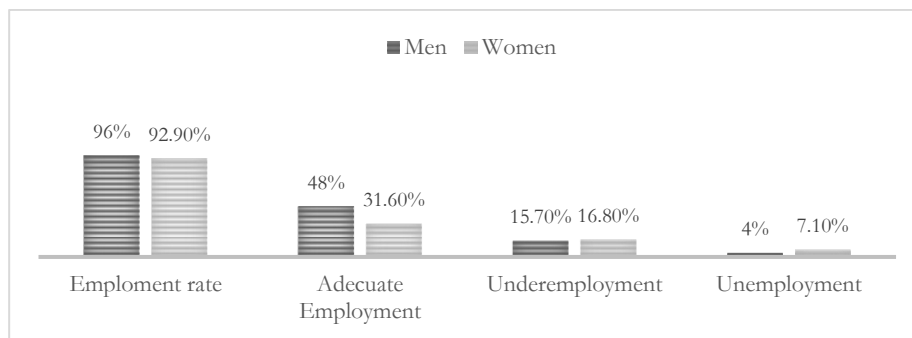
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<sup>3</sup> People from 15 years old and over, during the reference week were engaged in activities to produce/provide any good or service in exchange of remuneration or benefits. (INEC, 2016)

<sup>4</sup> Also part of this category, people with employment during the reference week, that receive remuneration equal or more than the minimum wage, working less than 40 hours, but do not want to work additional hours.

On the other hand, 16.80% of women employed during the reference week, perceived an income lower than the USB and/or worked less than the legal working hours. Female participation rates are increasing, but are still consistently lower than those of men. However, according to Calderon this insertion implies a double burden: the household and her work outside. (Calderon, 2013: 25) This is mostly because the distribution of domestic work in Ecuador remains female dominated.

**Figure 2 Ecuadorian Labour market divided by gender (Percentages)**



Source: INEC 2016.

Unpaid housework can be found in two segments of the population. On the one hand, the statistics classify it within the economically inactive population (PEI), under the categorization of "housewives" and, on the other, within the economically active population (PEA), which is listed as "unpaid housework" and "Unpaid Non-housework". When analysing the demographics of people who define themselves as housewives within the PEI a relatively young population is observed; 83% are between 15 and 45 years old.

On the other hand, from the total population 8% falls into the category of unpaid work, both "at home" and "outside home". In addition, according to the National Institute of Statistics and Census (INEC, 2015), in the satellite account of unpaid work 2011-2012, this category has brought in about 15.20% of Ecuador's GDP. As for the percentage participation by gender, women account for 11.78% of the unpaid work, and men 3.42%.

Gender inequality in working conditions, which is based structurally on the basis of sexual division between productive and reproductive work, gets more complex with the forms of insertion into the labour market, which also maintain certain cultural gender patterns. In general terms, men enjoy a greater job diversification beyond the service sector, reaching about 40% of the male PEA in the industrial and agricultural sector (construction, mining, agricultural industry, electricity and transport).

Notwithstanding, 79% of the female PEA belong to the service sector (domestic service, health and social services, education, trade, manufacturing and financial services) and only 21% are placed in other sectors (INEC, 2015). The analysis according to occupational categories allows us to get closer to the different positions of men and women in the labour market.

In addition, while women are overrepresented in domestic employment and the category of unpaid housework, private occupational categories are mainly male dominated with consequent differences in terms of revenue and general working conditions. By June 2016, the average labour income of an employed men was 557,4 USD; while for women was 436,8 USD. Therefore, although we have seen a growing incorporation of women into the labour market, the differences identified in the occupational categories are indicative of significant gender inequalities. “There is a clear inverse relationship between unpaid domestic works and income levels and hence job opportunities, especially for women” (Rodriguez, 2013:357). Lewis (2001) suggests that, despite the challenge posed onto the male provider model, there has not been an in depth change towards the twofold occupation of women; instead, the households have adopted a model of “one and a half provider” considering the low wages women are receiving.

## **ii. Assessing the distribution of time in Care Demand**

Another method that provides input for analysis and public policy are the Time Use Surveys, which generate information on time allocation of individuals to paid activities and unpaid time off. It helps to set the level of welfare according to the personal use of time allocation issuing samples from a holistic perspective with gender differences in the distribution of time in paid work, unpaid work and non-productive activities. Moreover, it makes visible the contribution of unpaid work and care in the economy as productive activities and quantify through the construction of the Satellite Account Unpaid Work.

According to the Time Use Survey of Ecuador in 2012, 78% of the total hours spent on unpaid work<sup>5</sup> belong to women. Women reflect a greater burden on unpaid work with a difference of 22:40 hours on average per week, in contrast to men. Additionally, for all age ranges, the total unpaid work time average for women is higher than men. The biggest difference is observed for the range of 30-44 years, where women on average spend 25:17 hours more than men (INEC, 2012). In short, the amount of work done at home by women and men

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<sup>5</sup> Culinary activities, home maintenance, care of clothes, shopping, services, and management or organization, children care, construction and repairs, solidarity activities, community support and other voluntary activities, and care for people with disabilities.

respond to a model of unequal reciprocal obligations. Domestic responsibilities of women take longer than men, as shown by the time distribution data.

It is important to take into consideration the sociodemographic context of Ecuadorian households because it is also a relevant factor that helps explain the distribution of time in care responsibilities. Ecuadorian households are conformed by 4-5 people. Half of them are nuclear, male headed, mostly located in urban areas and in the highest quintiles of income. But, there is also a growing trend of single parents' household of which 70% are female headed in the lowest quintiles and in rural areas. There is another 8% of extended household conformed also by non-relatives most of which can be found also in the lowest income strata (Rodriguez, 2013).

In the poorest households, 54% have more than three children under 5 years old and 80% children under 15 years old. In contrast, from the total number of household just 16% have old age member over 65 years. Therefore, the care demand is placed among children under 5 and those in their schooling years. The needs in these particular range of ages are considered relevant for their future development and it is mainly done by their mothers or female figures at home. "The burden of sustaining families does not fall uniformly on the entire population" (Rodriguez, 2013:357) For this reason, the hours distributed within caregiving and work outside home can be very challenging and at the same time limited.

Overall, two clear trends are found in the Ecuadorian labour market in terms of time expend in productive and reproductive work: the total of hours spend both in paid and unpaid work is greater for women, and the larger proportion of women's time is dedicated to unpaid work. It should be emphasized that the life experiences of men are intimately related to chronological age as a variable in which are embedded continuous and uninterrupted series of events, both belonging to the family and the occupational sphere. This type of model does not work with women, for which adult life involves a wide variety of role models, not as centrally linked to chronological age.

In the life of women there are numerous combinations of professions, marriage and children, with different levels of temporalization and commitment that make the roles of wife, mother and worker acquire different meanings in certain moments of the life cycle. This does not happen in the lives of men whose directionality of events seems much more uniform between one another. Thus, as stated in MacDonald, "Gender directly affects the criteria commonly used in program design, including efficiency, sustainability, and equity, whether or not public finance experts care about gender equality per se" (MacDonald, 1998:18).



## 1.4 Social security for old age population in Ecuador

According to the 2008 Constitution, access to social security coverage is a right of all citizens. Art 34 guarantees benefits such as protection against disease risks (including temporary loss of income due to illness and access to comprehensive health care) and death; access to retirement and in general, protection from conditions of economic uncertainty that directly affect family welfare (National Constitution, 2008). Even though these benefits are guaranteed in the Political Constitution of 2008, there is still a low coverage in social protection.

In 2015, from the total Ecuadorian population just the 20% was covered by the Ecuadorian Institute of Social Security (IESS) and regarding the Economically Active Population (PEA) the 47.9% (IESS, 2015). All these numbers are consistent with the statistics on social security affiliation, from the total population just the 20% is cover by the Ecuadorian Institute of Social Security (IESS), and divided by gender 25% corresponds to men and 16% to women. Moreover, according to the Economically Active Population (PEA), the public security system covers the 45% of men and 42% of women.

The Pension system protects the General Obligatory Insurance affiliates from contingencies of invalidity, old age and death. The monthly pension is calculated based on the average of the five best monthly salaries. It grants the following benefits to the insured and his family: Ordinary retirement through old age, Disability Retirement, Disability retirement including temporary disability allowance, and Funeral Help. These affiliates have the right to receive a monthly pension, if they meet the following requirements:

**Table 2 Requirements for a retirement pension**

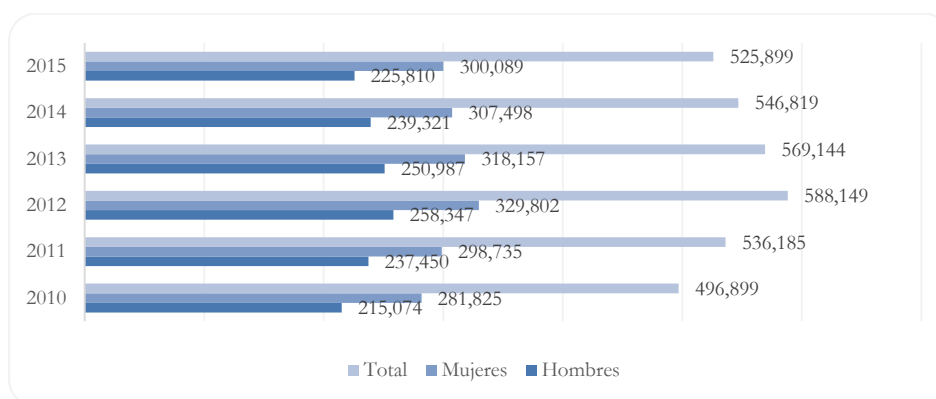
| Age              | Minimum Number of contributions | Minimum Years of contribution |
|------------------|---------------------------------|-------------------------------|
| No age limit     | 480                             | 40                            |
| 60 years or more | 360                             | 30                            |
| 65 years or more | 180                             | 15                            |
| 70 years or more | 120                             | 10                            |

Source: IESS, 2014

Nonetheless, this is not the only social protection program in the country that addresses old age security provision. The Human Development Grant (BDH) has an unconditioned monthly pension for people over 65 years and part of the 40% poorest population who are not affiliated to other public social protection programs.

It is a non-contributory monthly pension of 50 USD for old age people to ensure a minimum level of consumption. Most of the beneficiaries are women, as it shown in the Figure No 2; they represent on average the 56% of the total affiliates. It is worth noting, that according to the 2010 census these pensions covers in average the 58% of the elderly population (940,905).

**Figure 3 Number of older adults affiliated to the BDH pension**



Source: E. Velarde. Director of the Interconnected Data Base of Social Programs. (Personal Communication, 8 September 2016).

This policy has a very defined target and, thus, people who do not meet the requirement of being part of the 40% poorest population would be excluded if they are not part either of the General Social Insurance. This policy would be separating the population that may have more resources to pay a voluntary contribution or that can rely on their families or on the private market. However, what this policy also suggests is that at least for housewives over the age of 65, there would be the option to join the novel affiliation policy and receive a pension according to their socio-economic level.

## Chapter 2. How to understand the provision of welfare?

### 2.1 Welfare Regimes and Gender

The analysis on Welfare regimes provides a better understanding on how the provision of social protection takes place in a country, who provides it, who are the beneficiaries, what are the means employed and what are the underlying assumptions. Besides, it provides a panorama on the particular arrangements among the key social institutions: state, market and family. This theory exposes

the bases of the commodification of entitlements in addition to the assumptions about the model of the family and the gender roles.

Most influential work on Welfare Regimes was made by Esping-Andersen (1999:1) with the three worlds theory: liberal, corporatist, and social democratic welfare regimes. The first model proposed by the author is the liberal, where the functions of the state are minimized because it hampers freedom and efficiency. Instead, it promotes the intervention of the market with the notion of “less eligibility and self-help”, minimizing the de-commodification effects where entitlements are independent from the market forces.

Moreover, the liberal model is considered residual in the sense that it adheres to a narrow conception of the risks that should be considered as social. It has a needs-based social assistance approach and consequently, has a bias towards targeting. To this end, it develops means and instruments to determine or demonstrate the needs of people/households. Its mechanism is a negative tax component, which provides a minimum income floor for the poor and low-wage workers, along with the increase of the incentives to the sectors of greater income so that they contract paid services (Esping-Andersen, 1999).

On the other hand, the Social democratic regime is based on principles of universalism and de-commodification of social rights provided directly and exclusively by the state. Under the same insurance system this regime includes all the strata, nonetheless the benefits depend on the income. In particular, this regime is “committed to comprehensive risk coverage, generous benefit levels, and egalitarianism” (Esping-Andersen, 1999:78). Besides, it is grounded on the principles of de-familialization, understood as a collectivization of the needs of the families where the whole society procures its welfare and satisfaction. It promotes policies that minimize the economic dependence of the individual on the family (particularly of the woman) (Sunkel, 2006:21).

Lastly, the essence of the Conservative regime lies in its combination of social stratification and familism. This regime emphasizes the intervention of the state only when the family capacity to assist its members is exhausted (Subsidiarity). The Status segmentation makes reference to the debate between targeted welfare provision versus universalism regardless of class or status. These last two regimes will not rely on the market for welfare provision because it represents inequity and fail to provide untransferable rights (Esping Andersen, 1999).

These models have provoked an extensive methodological, empirical and conceptual criticism, taking into consideration that the socio-economic conditions that prevailed at that time could no longer be reproduced. Thereafter, the post-industrial literature finds fault with class structures

designed for male workers and household with a full-employed and stable income earner. Consequently, the Achilles Heel of Esping-Andersen's proposal was its gender blindness.

As stated in Lewis (1997), Esping Andersen's work does not pay much attention to the domestic sector and the relations within the family, and both play an important role in the provision of welfare and have been historically associated to women. Moreover, the direct relation with welfare is explicitly paid work and policies to address the decommodification of that kind of labour with men as the prototype of worker. Meanwhile, unpaid work remains diminished as well as women's participation on it, causing "welfare dependency" on other members of the family that enjoy a greater autonomy (Lewis, 1997).

In addition, for Lewis it is not possible to separate the analysis of paid work and care work to understand the position of women in the society. Responsibilities at home represent also a time effort to produce services for the members of the household, nonetheless it is unpaid and lacks covers from the social protection policies as they are designed for paid work only. Based on this, lone mothers (single, divorced or cohabitate) in the absence of a male worker figure face a lot of difficulties to provide at the same time cash and care to their family (Lewis, 1997). However, it can be argued that currently welfare regimes face another reality whit a steady rise in female labour market participation. Therefore, they "can no longer count on the availability of housewives and full-time mothers" (Esping-Andersen, 1999:70). Nonetheless, there has not been a dramatic change in the division of the unpaid labour, it remains to a great extent a female duty.

Correspondingly, Fraser (2000:41) mentioned that the proposed welfare regimes were "premised on assumptions about gender". The ideal type was a heterosexual male headed nuclear family living principally "from the man's labour market earnings"; countless families, however, do not fit that model. Currently, families are to a lesser degree traditional and considerably diverse. Marriage and kids have been postponed and divorce rates have increased, suggesting a new wave of family arrangements.

In addition, the focal point of the previous work on welfare regime assumed a "Family wage" to support the family, but this is no longer defensible. This is due to the insufficient salaries and the flexibility of the labour market, where temporary, informal or part time jobs without benefits are more frequent. Therefore, what Fraser suggests is the formulation of a new welfare regime more equitable that suits better the "new conditions of employment and reproduction. A regime that includes notions on both equality and difference" (Fraser, 2000:2).

## 2.2 Welfare Regimes and Social Policy in Latin America

Welfare Regimes in Latin America have used the labour market as its principal mean for social stratification. The access to social security was limited to the type of employment in the formal market only. Workers in the informal sector had to rely on their households to overcome their contingencies (disease and old age). Notwithstanding, this situation changed once new social assistance programs emerged undermining the model that prevail until the 80s, named by Barrientos (2004) as “conservative/informal”.

The subsequent period (80s and 90s), the regime adopted a more “liberal/informal” model considering the supremacy of the market provision. “Collectively shared risks have become few, public policies have diminished, and individuals are increasingly on their own” (Barrientos, 2004). Public social provision was replaced by individual savings strategies offered from the private sector. This affected the formal sector and reduced the protection for its workers. In addition, the state lost its control over the provision of security and assumed a more regulatory role.

Unlike the description of Esping-Andersen’s examples, the region lacks solid targeted programs (Barrientos, 2004). Most of the countries in the region do not have effective coverage of social risks and their citizens do not participate fully in the labour market to gain access to social protection. For this reason, they have to rely deeply on their families and communities (Gough, 2004)

Nonetheless, there is a lot of diversity and complexity in the region and that’s why Franzoni (2008) proposed three clusters to collect most of the characteristics of the different countries: “state-targeted”, “state-stratified” and “informal-familialist” regimes. “All of them are subject to controversy, as reflected in public policies that are in constant motion” (Barrientos, 2009:93).

Franzoni’s work was based on three main aspects: levels of commodification, de-commodification, and de-familialization. She uses different variables statistically significant to compare the realities of the countries. In terms of commodification, the first cluster is distinguished by its formalization of the working force, and its highest level of income per capita. This “state-targeted” regime includes Argentina and Chile. In relation to social protection, this regime is characterized by a largely cover in favour of the poor and by policies specifically targeted. But, the rest of the population must rely on the market. The male-breadwinner model is highly representative with full-time unpaid work done by women (Franzoni, 2008).

On the other hand, the state-stratified cluster composed by Brazil, Costa Rica, Mexico, Panama and Uruguay maintains good standards although lower than the first one. Two thirds of the EAP are employed and receive social protection. Besides, public services are provided largely no the non-poor under the scope of the formal labour market and the type of occupations. It is highly commodified. In both regimes prevails the nuclear family mode where women's role is divided between paid and unpaid work with an extensive workload (Franzoni, 2008).

The third cluster is entirely different and opposed to the others. The majority of the citizens live under the poverty line, due to the difficulty of incorporate and remunerate the work force. They have a "higher reliance on self-employment and transnational labour markets" (Franzoni, 2008:84) In this regime is included Ecuador, where the population employed with social insurance is very small. Besides, most of the population is significantly young and therefore the demand for caregiving is higher considering a conventional division of labour. In this regime the provision of welfare is transferred to the families while public services are inefficient regarding the coverage and purpose, or absent. (Franzoni, 2008)

Based on these facts, Social Policy in Latin America has been grounded on "culturally sanctioned and deeply rooted notions of gender difference and patriarchal authority" (Molyneux, 2007:12). The public realm directly or indirectly has also contributed to the unequal position of women within the social division of labour. The diversity of programs authenticates the caregiving roles as for targeting and granting social benefits.

The prevailing asymmetry on gender roles is widely recognized, notwithstanding, the massive inclusion of women in different fields that in the past were not possible, as the formal labour market, marks a break into what was "socially constructed" one day. However, it should be emphasized that although there is access, conditions are still not equal in all respects. Therefore, the degree of gender blindness in social policy has been reduced, but has strong rooted social norms that shape micro-environments in a country that is not indifferent to the "tradition".

The different rules imposed by society still cause havoc in the conceptions of individual and family. The rights to social protection in part are still entangled between the provision against women as mother, dependent on her family and the provision to individual women as independent from third parties. This is why widowhood pensions may be larger than pensions for working women. Starting from intra-familial relationships women's autonomy represents an impairment, and taking that into consideration social benefits have been made primarily in the interests of their children (Molyneux, 2007:15).

### **2.3 Intra-household resource allocation and decision-making**

The family is one of the most difficult issues to address today. Cultural, value, ideological, religious, and ethical postures are inevitably crosswise, reflecting expectations and fears about the changes and effects they may have on the personal level. At the same time, the position that women have occupied in the family has historically determined their insertion in society. In this way, the functions assigned to families and which they assume at any given time in the economic, political, social and cultural spheres will reveal whether they act as a stimulus or an obstacle as regards the participation of women in society and in decision-making processes.

Likewise, the household is one of the most important institutions in which the different social norms, identities, values, power and privilege are made, challenged and remade. The analysis of its dynamics provide a better understanding on how rights, responsibilities and resources are allocated among its members and what are the determinants for the decision making process. For this reason, I went through the work of Becker (1965), Sen (1987), Chiappori (2015), McElroy (1997), Lundberg and Pollack (1997), and Carter and Katz (1997), who used Game Theory with a complex set of economic and social interactions to define the allocation of resources among the household. They have used a set of preferences and constraints, series of reasons why individuals decide to cooperate or not (Threat points), certain assumptions on efficiency (utility functions), and the standpoints of the members of the household that affects the decision making process.

The aim is to explore the sequence of proposals and assumptions made from an “Altruistic” to a “cooperative-conflict” or “collective” model. Whether the household functions as a unified entity of consumption and production that meets a joint utility function with an "altruistic" head who makes decisions on behalf of the family, by sharing equitably incomes and resources. Or, a household where the distribution of resources might not be the result of the free choice of its members but of very different degrees of power of each member.

Overall, these models will help support the relevance for policy making taking into consideration the intrahousehold interactions as a key element to avoid or reduce misunderstandings, non-participation of beneficial policies, problems on targeting, unintended outcomes, and loss of policy administration.

### **i. Unitary Model**

Gary Becker gave rise to the discussion about family/household economics and the underlying decisions within itself. He mentioned that this arena operates as a “single set of identical preferences”, where all the resources are pooled. This model got the name of “unitary” for its conception of the household as “one”. It is based on a single household utility function intended to be maximized by means of an “altruistic/benevolent dictator” member of the household, usually the head of the household (main breadwinner) who is concerned equally with the welfare of each member of the family, even when he does not have sovereign power (Becker, 1981). It is assumed that the members react on behalf of the income maximization of the family despite their own independent income. Nevertheless, this family arrangement entails an unequal distribution of economic welfare, inasmuch as stated in Yusof (2015:2), this model “does not differentiate between individual family members, nor does it recognize any systematic differences in power relations among household members”.

According to MacDonald (1998), there are two main drawbacks under this model. The first the misperception that “all family members are equally well off and that all share in the benefits”, but this could not always be like that. Under this model the identity of each individual does not have repercussions on the demand for goods, but it is well known that men expend a greater share of income than women. The difference is not only in anthropometric measures, but also in the conception of needs that each individual possesses.

The inner altruistic sense of women, according to some scholars restricts them to drive hard bargains, it is believed that “women are more oriented towards fulfilling collective (especially children’s) needs, and men are more oriented toward personal goods” (Benería, 1987).

Thomas (1990), provides evidence on consumption and investment patterns in Brazilian households, and analysed the sensitivity in the income distribution between men and women. “The evidence suggests that treating the household as a homogenous unit is not consistent with the data. Placing more resources in the hands of women results in greater spending on human capital goods” (Thomas, 1997:142).

Second, “when income security policies provide benefits to individuals there is often an implicit assumption that the money is for the support of all family members, though this may not always happen” MacDonald (1998:5). Moreover, as mentioned in Agarwal, women’s needs are underplayed and assumed to be sub-ordinated to or even synonymous with the “family’s needs”, and such perceptions affect intrahousehold allocations and bargaining power (Agarwal, 1997:11).



This model ignores the differences and tensions that occur among the members of the household in terms of decisions to be made, distribution of resources, work, etc.; as well as the initial distribution of the responsibilities of the members of the household that are considered as given. There is also a lack of attention to the negative consequences for women specialized in the traditional domestic division of labour. Preferences are supposed to be given, even though they are affected by both prevailing (and changing) social norms and by agency and individual responses, and even by non-acceptance of rules resulting from social change. To summarize, the neoclassical theory of the domestic unit is based on a system of male-dominated gender relations (Beneria, 1987:4)

## **ii. Cooperative models**

“Households/families are recognizably constituted of multiple actors, with varying (often connecting) preferences and interests, and differential abilities to pursue and realize those interests. They are arenas of (albeit not the sole determinants of) consumption, production and investment, within which both labour and resource allocation decisions are made” (Agarwal, 1997:3).

The bargaining models are able to accurately incorporate the notion that domestic units could be simultaneously harmonious and conflicting, so that they introduced a very useful way of understanding the dynamics of families. Once the prevailing neoclassical theory was rejected and considering the deficiencies of other models, the challenge was to construct an alternative way of explaining how domestic units functioned. What was achieved was especially a greater understanding of the processes in terms of the use of time, the division of labour by gender and the allocation of income and other resources among family members (Benería, 1987:26)

The succeeding works on household's welfare take into consideration the different preferences of each member of the household and aggregate them to utility functions. To do so, game theory shifts the approach to collective models, with cooperative-bargaining and non-cooperative solutions. In the cooperative approach, it is recognized “the existence of several decision making units, with potentially different preferences that do not systematically aggregate into a unique household utility function and works in the collective line” (Chiappori, 1997:40). This approach considers the Nash Cooperative Bargaining model, where a married couple, depending on their income constraints and opportunities outside the marriage, negotiate on the allocation of both goods and leisure to maximize their utility function. The model considers a relative personal power of influence in household decisions, determined by their gender, educational attainment, location (urban-rural), access to income in the paid labour market and cultural norms. (Yusof, 2015).

In addition, Agarwal has mentioned eight factors that could determine the bargaining power of a person, among them: “*ownership of and control over assets, especially arable land; access to employment and other income-earning means; access to communal resources such as village commons and forests; access to traditional social support systems such as of patronage, kinship, caste groupings, etc.; support from NGOs; support from the state; social perceptions about needs, contributions and other determinants of deservedness; and social norms.*” (Agarwal, 1997:9)

McElroy meanwhile, contributes to the debate referring to individual endowments that impinges on both family decisions and intra-family distribution of well-being. He proposed that individuals possess a personal utility function that considers "extra-household environmental parameters" (EEPs; rural-urban dummies, sex ratio, age group, religion, employability, derived wealth from parents, legal structure governing marriage and divorce, etc.).

Moreover, he has mentioned that “changes in demand result not only from shifts and twists in the budget constraint but also from changes in the objective function due to relative changes in power”; these changes reflect the opportunities of each member separate from the household based on the EEPs (McElroy, 1997:57). Although they decide to build a household upon the perception of potential greater benefits within itself rather than outside. Considering economics of scale, the same goods cannot be produce as a single individual. Nonetheless, in the absence of an agreement among the parties, such as a divorce scenario, the bargaining power of the members is threatened.

Furthermore, divorce is not the only threat point as Lundberg and Pollak (1997) mentioned families’ behaviour is also attached to the division of labour which tends to be pervaded with conventional social gender norms, and this limits the opportunity for effective bargaining. Taking into consideration, the unequal position of individuals both inside and outside the households, the allocation of resources is not based solely in terms of availability, but on who controls it.

The authors present a threat model of “separate spheres”, where “husband and wife each bear the responsibility for a distinct, gender-specific set of household activities, minimal coordination is required because each spouse makes decisions with his or her own sphere, optimizing subject to the constraint of individual resources” (Lundeberg and Pollak, 1997:80) In this model it is exposed the policy implications are exposed, where child allowances schemes are not distributed equally between a two parents household due to the specialization of the target: women.

Therefore, marriage is seen as a “conjugal contract”, where patterns of inequality are reproduced based on the fact that “economic development can extend opportunities unevenly to members of the household based on their gender” (Carter and Katz, 1997:95). Their model describes the household as an arena with “independent preferences and resources allocation decisions bound together by various forms of interdependence”. The position of each member is defined in the labour market in first place, in terms of wages and time allocated to production, and then in the household. For a non-productive position, the case of housework mainly done by women their contribution to the household is not representative and their bargaining power is limited. This ends up being a competitive model in which the optimization depends on the speculation about the spouse bearing. This contract addresses the issue of patriarchy, as a principal-agent process that impinges in the “degree of voice to bargain” for women and thus over the distribution of resources within a household. (Carter and Katz, 1997:95-97)

Amartya Sen (1990) has contributed to the study of domestic unequal allocation of entitlements and resources through its model of "cooperative conflict" where one person's benefit is another person's deprivation. According to him, such ownerships and distribution of resources is not the result of the free choice of its members but of very different degrees of power. These relations are governed by the cooperation, while its results are preferable to those that would result from the rupture. However, it may occur as a "conflict" of interest when deciding between different options when some of them clearly benefit any of the members on the other, which would lead to a negotiation process that would be resolved with the adoption of one option or family breakdown.

This makes it a key element of domestic relations, is the bargaining power of each of its members, which is determined by several factors: the situation that would face each other in case of rupture, the perception (illusory or not) of the importance of their contributions (cash income, purchase or direct production) to family prosperity, the level of willingness to subordinate their own welfare to others and, finally, the ability of some to coercion, threats or violence over others. This model therefore assumes that decisions are taken by agents with different levels of power derived not only of income but also of different cultural aspects (perceptions, attitudes, options in case of rupture, custom, etc.)

Sen began with his analysis of capabilities, well-being, agency and perceptions, as well as his conception of family and identity as aspects that exerted a strong influence on our own perceptions of welfare. The problem of biased perceptions and false consciousness for Sen was particularly relevant in the case of women, as they were a result of “Gender constructs”. His analysis opened the door to the inclusion of cultural factors and differences between countries in our own understanding of gender relations. (Beneria, 1987: 28)

Sen has also argued for broader analysis among intrahousehold resources allocation, beyond the access, and more on the sort of lives people manage to live under the dynamics of co-operation and conflict. He proposed to look at social arrangements regarding who does what, who gets to consume what, and who takes what decision (Dawsey and Bookwalter, 2016). According to Sen, the basis of the bargaining problem lies on individual interests, assuming that they are clear and unambiguous.

Nonetheless, this assumption can ignore the nature of gender divisions within and outside the household. “The sense of appropriateness goes hand in hand with ambiguities of perception of interests, and with certain perceived notions of legitimacy regarding what is deserved and what is not” (Sen, 1987:16). When it comes to explaining decisions among families over division of labour and human capital investment, perception biases about gender roles and power, cannot be set aside.

## 2.4 Intra-Household Decision Making in Ecuador

Deere and Twyman (2011), used Household asset survey in Ecuador to analyse the participation of each member in major household and farm decisions. Their work was based on Kishor and Subaiya (2008)<sup>6</sup>, who found in Demographic and Health Surveys from 23 countries insights on family decisions over health care. They focused in four questions that these surveys happened to have: who has the final say on decisions regarding purchases for daily needs, large household purchases, women’s health care and their visits to family and friends. Their work found that:

*“The most frequent that women make alone was in terms of daily purchases, followed by the decision to seek health care for themselves; the least frequent was the decision to make large household purchases alone. It is much less frequent for women to make these decisions jointly with their spouses. In only 13 of the 23 countries was it common at all for women to make jointly with their partners at least one of the four decisions; these decisions tended to be those regarding large household purchases or visiting family or friends” (Deere and Twyman, 2011:4).*

Furthermore, there were two more questions regarding “when to take a child to a physician and whether or not to work outside the home or to study” (Deere and Twyman, 2011). In this cases, the respondents affirm that they decide on their own most of the time. An attempt of comparable study was made by Deere and Twyman using the Ecuadorian Demographic and Maternal

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<sup>6</sup> Kishor, Sunita and Lekha Subaiya. 2008. “Understanding Women’s Empowerment: A Comparative Analysis of Demographic and Health Surveys (DHS) Data.” DHS Comparative Reports No. 20. Calverton, MD: Macro International Inc.

and Infant Health Survey (ENDEMAIN) of 2004. Nonetheless, the questions were slightly different from the standard except from visits to family and friend. Even so, the respondents (women) answered that all the decisions were made in partnership.

The authors also used as well the results from focus groups where the majority of individuals stated that “decision making processes tended to be relatively egalitarian” (Deere and Twyman, 2011:5). Most decision are dialogued, but the proponents of the topic are gender “specialized”. Women discuss on daily purchases while men discuss about vehicles, or farm equipment, but in the end it all comes to an agreement.

Moreover, this study’s source is a Household Asset survey from Ecuador (2010). It includes a questionnaire for households as a unit and other individual for the members. The first one was an attempt to inquire on assets ownership, value, and form of acquisition. It was applied to the couple head of the household. The latter, sought information on financial assets and their participation in household decisions. It included the following questions (it is divided according to gender to see if there is any difference in the perceptions):

- a) Do (or did) you make the decision on whether or not to work?
- b) If you earn or receive income do you make the decision on how to spend this money?
- c) Do you make the decision to access health services for yourself?
- d) Do (or did) you make the decision on whether or not to use contraceptives or some form of family planning?

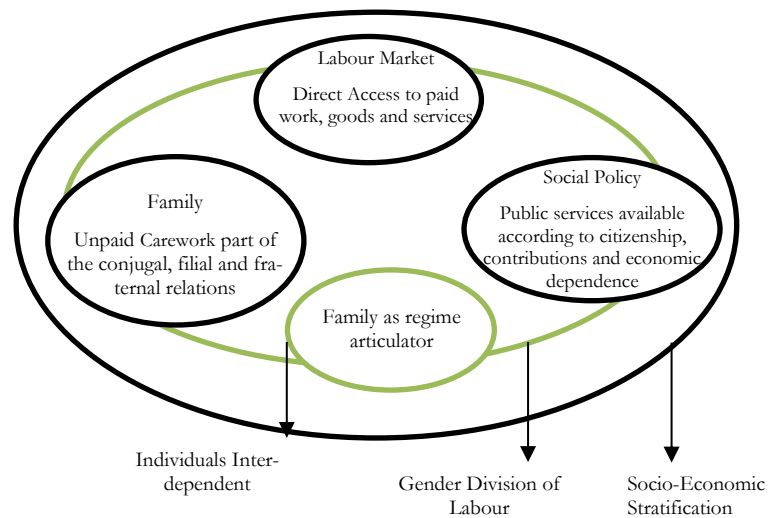
Most men considered they themselves make the decision on whether or not to work, unlike women who reported that the decision was taken together with their partners. Even in minimum percentages, it was also found that several women must ask permission from their partners or that the latter make the decisions for them. In addition, there were women who claimed to have the power of decision on how to spend their money. On the other hand, some men claimed to have power of decision on a portion of the resources, the other part is defined jointly. In general terms, the decision is taken jointly.

Most men and women responded that the decision on access health services for yourself was taken jointly. However, some women and men also reported that they made the decision themselves. Lastly, in spite of having most of the answers as "joint decision", there is a significant number of women who claimed to decide individually on whether or not to use contraceptives or some form of family planning. To summarise, this study reflects the Ecuadorian households as arenas of where the joint decision-making appears to be the norm. Nonetheless, it also shows the perspective from women that declare making their own decision on certain topics.

## 2.5 Conceptual Framework

The articulation of welfare occurs within the family, where decisions making takes place and combines welfare production through various areas, including their own unpaid work. In doing so, families transfer hierarchies and asymmetries to the realm of the market and the state. For example, the economic dependency of some members over others, are also reflected in a dependent access to social services and private consumption of goods and services.

**Figure 4 Key Institutions for Welfare production**



Source: Franzoni, 2008

Thus, family internalized "failures" of the market and the presence or absence of state support through an expansion or reduction of its role in welfare production through unpaid work and from the power relations that shapes, in general and in particular, the sexual division of labour. Consequently, the family is the locus of the welfare regimes: the space from which it is possible to fully re-build welfare regimes in operation (Frazoni, 2008:58).

In this attempt to understand what happens within households when deciding the distribution of resources, we find the difficulty of the simple generalization, which forces us to recognize that each family is unique, it has its own particularities that makes them special. Moreover, its general study is valid only when these circumstances are not ignored.

The analysis on determinants of decision making has considered a variety of elements that goes from the economic space to more culturally and extent staff. According to the intra-household resources allocation models, aspects such as the identity of each individual preferences and interests, abilities,

gender, educational attainments, location, and Cultural Norms directly influence the distribution and access resources within the home and opportunities outside.

“Household members cooperate insofar as cooperative arrangements make each of them better-off than non-cooperation. However, many different cooperative outcomes are possible in relation to who does what, who gets what goods and services, and how each member is treated.” (Agarwal, 1997:4) The division of labour in a household and the "Associated specialization patterns" have been recognized as a decisive factor (Bertocchi, Brunetti, Torricelli, 2013: 19). Opportunities, restrictions and economic incentives for men and women are determined by the gender division of labour. Thus, the additional burden of reproduction and household management that women bear affects the distribution of their working time, limiting the time they can devote to paid and restricting them to activities consistent with their domestic obligations activities.

These models assert that the assumption of an impartial allocation ceases to be effective. Instead, the collaboration of members within a household ends up being the best option because it guarantees a distribution that mirror the context of each member to achieve the common welfare. Notwithstanding, the models show that although the figure of benevolent dictator is no more a leader in the distribution of resources, power remains concentrated in the members who have a better position. However, the employment and gender are predominantly what you determine the designation of the power of decision. Through the control of monetary resources especially families and society assigned certain authority.

### **Chapter 3. Methodology**

The analysis of relationships within the home represents a major challenge. Most of the behaviours, agreements or debates are variable and difficult to capture, as it suggests going into the daily lives of families. Moreover, this type of information might be considered personal, confidential or intimate and delicate (Gittelsohn and Mookherji, 1997: 165).

According to Bertocchi, Brunetti, Torricelli, (2014:3) it is very common to apply traditional surveys asking to report which member has “the final say” in diverse factors such as financial resource allocation, health, education and work [United States - Health and Retirement Study, Mexico – Health and Aging Study, United Kingdom – Household Panel Survey]. Similarly, some use interviews with smaller samples in order to achieve the same goal (Wooley (2003) in Bertocchi, Brunetti, Torricelli, (2014)).

In this way they have managed to identify who has the decision making power, as well as the determinants that grant this power and the different dynamic among the households (Elder and Rudolph (2003), Lührman and Maurer (2007) in Bertocchi, Brunetti, Torricelli, (2014)).

In this research I applied a questionnaire with open ended questions taking into account the context of the respondents and their special requirements regarding their time. This research technique research allowed me identify local concepts and terms related to resource allocation and learn at the same time their perspectives from an insider's point of view.

### **3.1 Sampling design**

"Techo" was the organization that help me through the social director Maria Jose Marin and Carlos Moreta in the fieldwork, to contact a group of housewives from the community Conocoto in Quito. This organization seeks to overcome poverty of families living in slums through the construction of emergency housing. They identify lands that have an irregular situation in legal terms and lacks at least one basic service like electricity, water and sewerage.

They actively work with settler families and volunteers to develop activities within the neighbourhood, such as detecting needs, construction and post-construction of the emergency housing, fundraising activities and campaigns, among many others. Nonetheless, their work is not confined to slums, they also work with community leaders to identify other needs and develop programs to address them, these include: education, work, health, promotes community projects and ventures.

The location was defined by the agenda of the organization, where Conocoto was listed as the closest to visit. This parish has a population of 82,072 where 52% are women and 49% of them are between the ages of 15-45 years. 41% of the total working age population are economically inactive. On top of that, 47% of households live in poverty and 10% in extreme poverty measured by consumption. While 28% are poor according to the unmet basic needs.

The main economic activity is trade and ventures: hardware stores, bakeries, sewing workshops, furniture manufacturing workshops, auto workshops, restaurants, pharmacies, micro-markets, wineries supplies, telephone booths, shops, malls copying, laundry, carpentry, sawmills, bars, karaoke and service stations. In short, productive activities designed especially for service and local consumption. But, there is also a 6% of the population working in the unpaid domestic sector (GAD Conocoto, 2012)



The participants were selected by the following characteristics:

- Housewives
- Do not receive a salary
- Do not receive the Human Development Grant
- Non-affiliated to the SSS, plus their availability in the moment of the visit.

I gave special attention to non-beneficiaries of the Human Development Grant because they were not directly affiliated as the beneficiaries were. For beneficiaries the decision does not primarily come from their families but from the state because it ends up assuming the costs of the grant. Although, in their case the family should decide if they are willing to reduce the monthly allowance. Anyway, despite the option of rejecting the affiliation the majority of affiliates are beneficiaries from the grant, contrary to the affiliation outside the bonus which is reduced. Based on this, my focus was on women that had to make the decision along with their families with no intervention from the state.

### **3.2 Research Technique**

Giving the due consideration on housewives' availability, they made a request to the team regarding the questions: The shorter the better. So, the proposal was to manage information as a questionnaire, which does not take too much time because the household chores were waiting for them. Also, the survey as an anthropological technique helps the researcher to explore, identify and describe different relations in the words of the key informant to assist better design, targeting, and evaluation of interventions (Gittelsohn and Mookherij, 1997)

Intrahousehold resource allocation is not a phenomenon easy to capture with a traditional survey method, mostly because it entails daily behaviours considered private and sensitive. This method emphasizes the close relationships and trust, pertinent to reveal the language of "discourse" on particular topics. For this reason, this survey was designed with both multiple-choice and open-ended questions to unpack what Gittelsohn and Mookherij call "Local concepts". The conceptualization of "household" is not universal, it depends on many aspects such as culture, social norms, location, among others. Similar to the concept of "resource", it can be understood in many ways: health, employment, food, money (Gittelsohn and Mookherij, 1997).

40 surveys were obtained from women aged 21-60 years old, living in households with average incomes between 183 and 366 USD per month. These surveys provided evidence on different perspectives about decision making on resource allocation in household. Therefore, I used concepts such as “head of household”, “power”, “equity”, and “bargaining”; notions directly related with perceptions on gender norms, responsibilities, abilities and decision making, crucial to understand the dynamics within the families. What does it mean to have power in the household? who has this power? address the perceptions of gender roles, who is responsible for X activity? who can negotiate to access to resources? All these elements are representative for the analysis, taking into consideration that the policy places the decision of affiliation on the family, acknowledging a cooperative version of household.

Besides, as the policy of affiliation grants the family the responsibility to finance the contribution, I wanted to know how empowered were these women to negotiate for their entitlements considering their lack of income to afford them. All these questions point to elucidate the different perceptions on dynamics of the family. Moreover, the last component of the survey was social security. This part was focused on finding out how are they preparing themselves for their old age, in terms of pensions, or savings, or relying on their families to take care of them. Ascertain the importance they gave to their later years, how are they willing to contribute, being mindful of their household situation in financial terms; and the reasons for their exclusion from the affiliation policy.

### **3.3 Ethical concerns of the research**

The survey considers sensitive issues and therefore I decided to do it anonymously. It addressed social norms that are not always acknowledged but are binding within households, such as the assumption that only women are the one and only caretakers of their home, and men have the right to make decisions regarding the life of their wives without any room for complains. Beliefs that make women act within a dense web of obligations and expectations widely spread in a society as the Ecuadorian, very traditionalist and gender biased. Nevertheless, I try to address at the same time the agency of women, asking for their capacity to choose over certain issues of the family. To mention: Household expenses, education and health, properties, extra expenses, and savings for old age. This is a reason why I also leave some open ended questions to put in their own words what they thought. For example, on power within the household and the reasons why they are not affiliated with the Ecuadorian social security.

### **3.4 Reflecting on the researcher's position**

One of the main objectives of reflexivity, is to “carefully self-monitor the impact of their biases, beliefs, and personal experiences on their research” (Berger, 2015:20). The research process involved a series of questionings on how should I address the underlying query on “why do housewives are not affiliated?” and I choose to relate it solely to gender issues, machismo specifically. “Subjectivities are at play in how we evaluate research too, for there are personal factors which influence the degree to which we find research results convincing, and interpretations believable” (Jackson, 2006: 11).

My questions assumed many things or skewing questions to the chauvinistic understandings that had to be women in a country like Ecuador. Although it is generally true, in a survey one should be more neutral, without giving clues to the "right" answer in the form of asking questions. Otherwise, I could appear arrogant if I assumed that the family dynamic was misogynistic or little progressive.

But, I had to pretend I was a disbelieving person, who wants to refute these reasons: what other arguments you could put to say: "It is the x factor, not necessarily gender"? Those options also needed to be addressed to make a “bulletproof” research. So, I started to unpack the different relations and started exploring other alternatives. Being a feminist paper I needed to explore the positive side also: how women do take certain decisions, or even if they seem oppressed, what do make in its limited space? Explore their potential and at the same time, through interviews, even make them reflect on this.

### **3.5 Limitations of the research**

It is worth mentioning that this document exposes exploratory findings, as an initial study on the subject of family arrangements, perceptions of power, and decision making.

This kind of methodology implies trade-offs on which decisions to include, whether the focus should be on women making decisions by themselves and/or with their partners, how the questions should be asked; and to whom. So the context is relevant in deciding which decisions might best help to elaborate indicators of gender. As a feminist research I decided to probe into housewives' opinion. Nonetheless, the other members of the household have also relevant opinions as each of them live different experiences. However, I consider that is the next step especially in this case where the family is the funding basis.

It is worth noting that surveys with a gender approach can hide the deepest views because they are limited to questions previously elaborated without giving space to dialogue, however I chose this methodology for the short time of the respondents.

## **Chapter 4. Exploring the Ecuadorian Households**

In the following section I explain the notions of housewives on gender and power relations within their homes, trying to uncover the context of the families, their composition and main characteristics. The purpose is to identify who is/are making the decisions within the household and on what topics. Besides, if there is space for negotiation and who can participate. Moreover, what are the determinants to grant decision making power and which are the immersed roles for each member. All this aims to discover what restricts the housewives' affiliation and probe on the gender regimes.

### **Part I. Composition of the household**

The survey began by inquiring the composition of households, i.e. how many people lived in the same house with the housewife, as well as details of their ages and occupations. This allowed me identify the population in working age, which could support the household and be the potential contributors. In general terms, the responsibility lies on the housewives' partner/husband as in conventional family models with a male breadwinner. I found that more than half of households (53%) have a single income earner that matches the husband or partner of the housewife. Nonetheless, there are households that contradict this model. Another 25% of households have more than one earner, husband and children. Other households have their children as the only income earners (11%), others have the parents of the housewife (3%); or the same housewives, single mothers with occasional income (8%)<sup>7</sup>.

In addition, surveys showed that not all members in working ages<sup>8</sup> were actually employed nor affiliated (61%). This data exposes, first, the vulnerability that all the household members could be facing not only housewives without employment and social protection and second, the

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<sup>7</sup> Sewing, selling soft toys, bags, fabrics.

<sup>8</sup> Economically active population (PEA): People aged 15 years and over who worked at least one hour in the reference week or if they did not work, they had a job (employed); and people who were unemployed but were available for work and seeking employment (unemployed). (INEC, 2016)

availability of resources to pay for the contribution. Other members, in spite of having a job were not affiliated (63%), situation that poses a question on how could they perceive the contribution for the housewife? Inasmuch as it is an individual rather than a family entitlement. This fact could challenge the selfishness of the family members. On the other hand, only the 38% of members who were employed were affiliated to social security. Thus, in relative terms, we could say that only 43% of members from the surveyed households could finance the contribution for the housewife, taking into account their labour situation.

## **Part II. Perceptions on power and family arrangements**

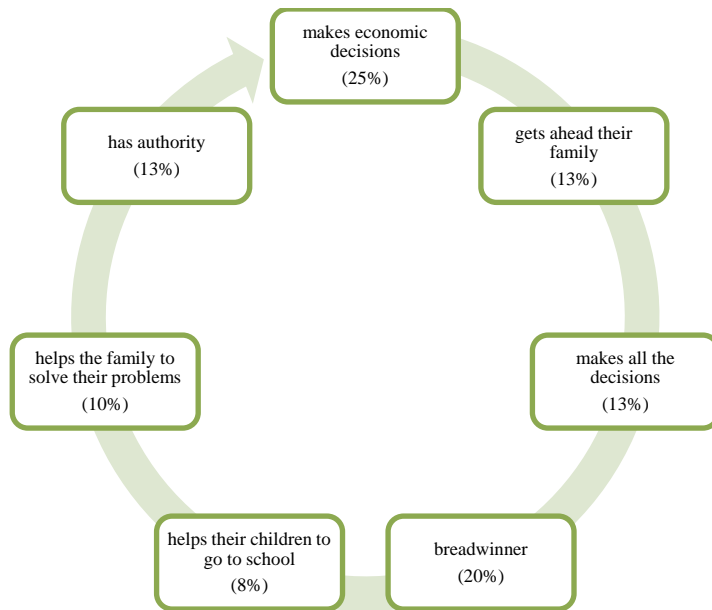
The survey collects perceptions of housewives on certain concepts and relationships in order to know the context in which they live. One of the questions try to probe their understanding of "Power" in their own words and find guidelines on the characteristics of the people among households who owns it (Figure No. 4).

According to the responses, the majority associates power with money and decisions. The one who determines the access to and distribution of resources, solves the problems, has certain degree of authority, respect and leadership. The one who guides the family looking for their sake and gets ahead their children to give them the opportunity to go to school some made reference to the capacity of dialogue and consensus.

It is not unusual to fail balancing what a person can actually contribute or do, and the perceptions about their needs. It is not only about the definition of skilled and unskilled, or productive and unproductive, visible and invisible, some contributions require as much expertise or abilities as others usually undervalued. Although, those perceptions impinge on the conception of needs and could reinforce gender-related deprivations receiving less benefits than other members of the household.

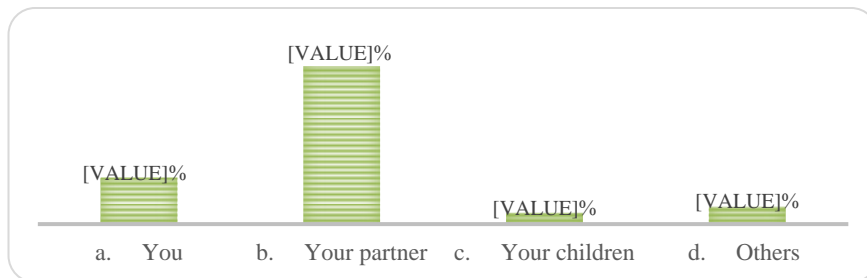
This question was connected to their appreciation on the concept "head of the household", whom women identified as the member that earns a salary and makes the decisions. Nonetheless, they also mentioned that the head of the household is the one who takes care of the housework.

**Figure 5 What does it mean to you to have POWER in the household?**



Moreover, when I try to inquire into the personification of power, as it seen in Figure No. 5, 67.5% of housewives respond “my partner” to the question: “In your household, who is the “head of the household?””. The first answer reflects a clear perspective of women on gender roles within the home, associating the man as the person who makes decisions (mainly monetary), while their participation is relatively minimized with little involvement in household decisions. However, again it is emphasized the existence of “outliers” should be emphasized, despite being minimal, since they are important to consider for the case this document is analysing. Another 20% they identify themselves as the heads of the household, 5% choose their children and 7.5% others such as parents or relatives.

**Figure 6 In your household, who is the “head of the household”?**

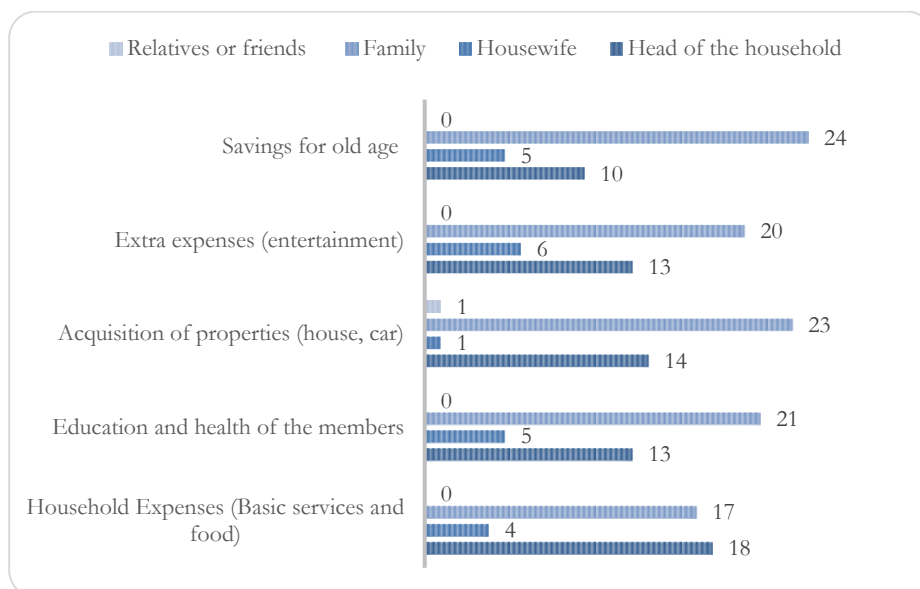


The following question undertakes the categorisation of decisions, which housewives refer to. Among the possibilities were: household expenses (Basic services and food), education and health of the members, acquisition of properties (house, car), extra expenses (entertainment) and savings for old age.

Taking into consideration that participation in decision-making over distribution of resources, goods, services and tasks entitles people a higher degree of bargaining power within the household. (Agarwal, 1997)

The survey showed that there is a consensus, most decisions are made jointly with the family (53% of responses), with the exception of household expenses where the head of the household decides. 34% agree that it is the head of the household who takes most decisions, that accordingly to the previous answers is mostly the father/husband. In a smaller percentage (11%) the housewife makes most of the decisions. Another, 3% stated that family's relatives (parents) have a voice specifically on the decisions over acquisition of properties.

**Figure 7 Who makes the decisions in your household? (Number of responses)**

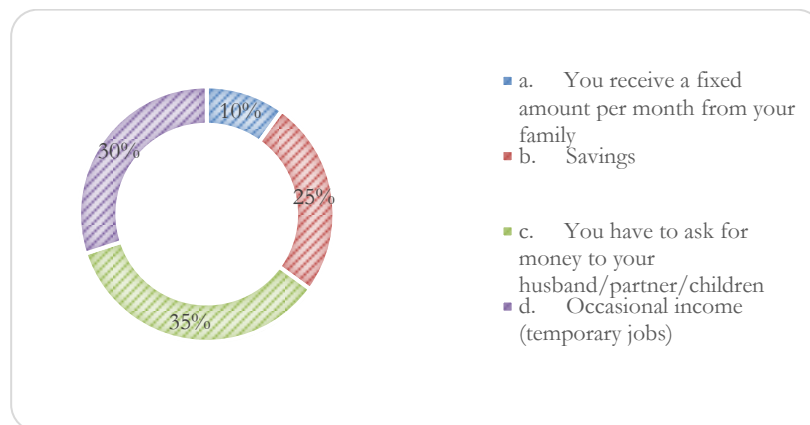


The previous question was contrasted with two separate questions on bargaining powers, where I tried to reveal the perspectives on housewives and their children ability to dialogue and intercede for their “extra expenses”, others than their basic needs. The question was as follows for housewives: Do you have the opportunity to negotiate (dialogue and intervene) with members of your household to receive money and meet your basic needs? The answer was no, with 77%, and the same response was repeated for the children (87% of respondents gave a negative answer) with following question: Do your children have the opportunity to negotiate with members of your household to cover their basic needs (education and health)?

These responses can launch an insight on who decides on economic matters within households, most likely the head of the household who in most of these cases responds to the family guy. It should be emphasized the controversy between these responses, and the previous results on “who makes the decisions in your household?”; since it was said that household members make their decisions together. There is a concern on the difference between having a voice to decide and reporting the decisions to household members since they do not have “the last word”. Likewise, I probe the intra-family divisions to confirm the existence of inequalities in access to resources (food, education, health care, etc.) As they do not depend merely on income, but also their bargaining capabilities. The question regarding the division of labour and access to resources in the surveyed households was negative. 72.5% of housewives believe that there is no equity between women and men.

Lastly, taking into consideration the foregoing analysis one cannot deny the reality that despite not having an income, housewives have spending needs in their daily lives, so I wanted to know how they financed their personal expenses. The majority said they should ask for money from family members (35%), but there were also cases where occasional income was mentioned (30%). They assure that even though it was a very small amount it allows them to cover their expenses and also save on a very small portion (25%). Another 10%, mentioned getting a fixed amount of money per month from their family.

**Figure 8 How do you finance your personal expenses?**



### **Part III. Gender Roles and Social Norms**

Social Norms according to Agarwal, can affect bargaining in at least four ways: *“They set limits on what can be bargained about, they are determinant of or constraint to bargaining power, they affect how the process of bargaining is conducted: e.g. covertly or overtly; aggressive or quietly; they constitute a factor to be bargained over, that is, social norms can be endogenous in that they can themselves be subject to negotiation and change”* (Agarwal, 1997:15)

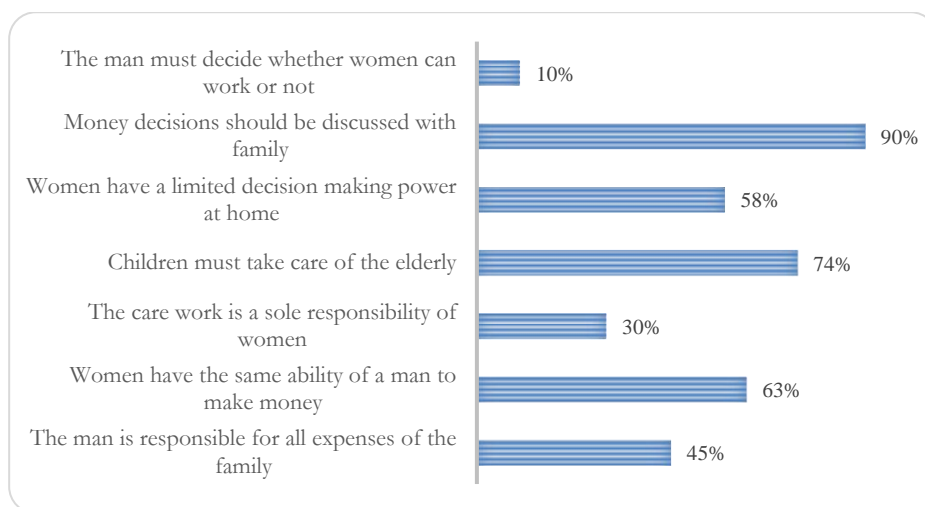


Conventional notions on gender roles can affect the extent of voice that an individual could have, restricting their possibilities of participation and limiting their responsibilities. Some members are thought to be in charge of care while other are liable for working outside the home.

In addition, a second part of the survey tries to find insights on gender roles directly associated with traditional notions imposed by the society, by this I meant the dilemma between social structure and agency. What are women supposed to do? and what do they want to do? The focal point is the appreciation of housewives on conventional statements often attached to traditional social norms. Such as: The sole responsibility of men to take care of the expenses of the family, to which women react with disagreement. Social Norms embody “accepted notions about the division of labour, resources, etc., and social perceptions about contributions, needs and abilities (and therefore who deserves what)” (Agarwal, 1997:8)

They consider they have the same ability as men to make money, although they do not have the same opportunities. However, their decision making power inside the household cannot be compared with men’s, for women’s is very limited. Even so, the decision on whether women can work or not, does not mean that others can decide for them. Similarly, they appraise care work as a shared responsibility, not as the sole responsibility for women. Nonetheless, there is one relatively established duty widely accepted: old people’s care should be carried out by children. Furthermore, housewives challenge the stereotype where men should only take care of the money decisions and agree on the statement that is family altogether who should decide.

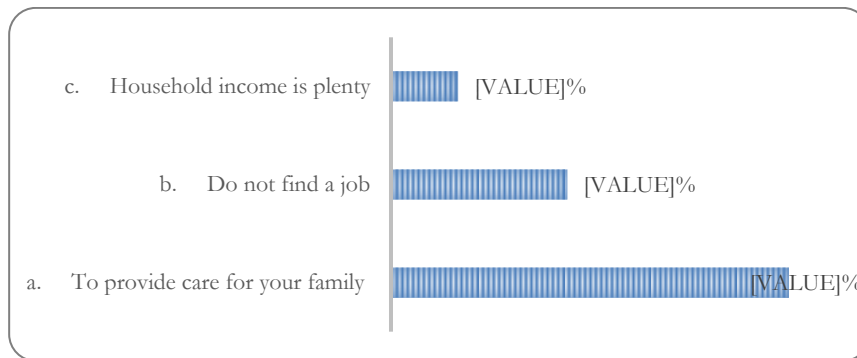
**Figure 9 Choose if you agree or not with the following statements**



There is a clear statement as to the roles at home: they are not aligned with traditional social norms. Based on this, the next question tried to unpack this close relationship and expose the main motivation of housewives to ply their trade, as a way to also contrast social beliefs. Almost 62% of housewives agreed that their primary motivation was the significance to provide care to their family. As we can see, women react to the existence of social structure but not merely in a passive way.

27.5% of the surveyed housewives revealed that if they had the opportunity, they would have worked outside the household, but they had not. This data makes visible the desire to engage in the labour market, despite the social norms. On the other hand, 10% of women said that given the sufficiency of family income they decided to be housewives.

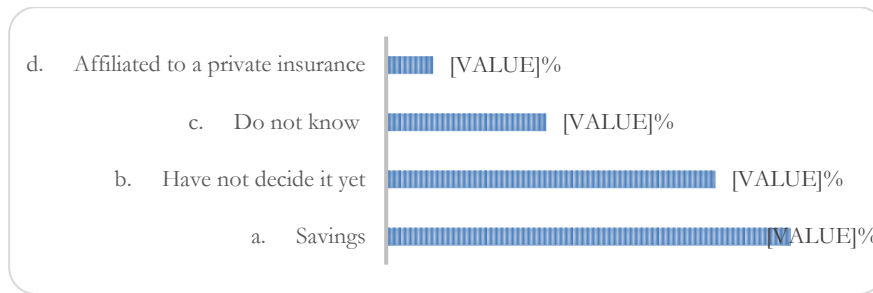
**Figure 10 What are the reasons that motivate you to be a housewife?**



#### **Part IV. Social Security**

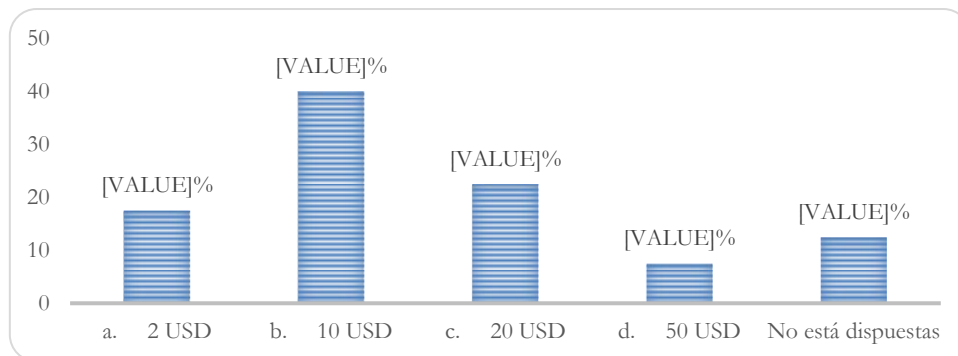
In the last section I tried explore housewives' appreciation on social security, the main obstacles and opportunities they see, their willingness to pay, and reasons for not being part of it. The relevance of foresee resources for old age is 100% supported by all these women, and they believe that the best way is saving. Although, there is a 35% that has not decided yet on their future, they do know the possible options but do not know which will suits them better and be more convenient, none persuades them. Another 17% do not know how to foresee resources for their old age, they do not know their options. Finally, a 5% responded that fare planning to join a private insurance, according to their household resources the cost ends up being equal with the highest socio-economic level of the public affiliation policy. According to their answers, one could say that there is lack of trust in the social security system, so they prefer to keep their money at their willingness.

**Figure 11 How are you preparing yourself for your old age?**



Additionally, regarding the willingness of the family members to pay a certain monthly amount for women’s affiliation, 40% said they could afford 10 USD, 23% 20 USD, 18% 2 USD, 13% are not willing to contribute, and 8% 50 USD. The average total income of a household in Ecuador in 2015 according to ENEMDU was 854.5 USD taking an average of 1.5 earners per household. The intended contribution according to the four socio-economic levels represents: 0.24% for the first level, 1.14% for the second, 2.35% for the third and 5.68% for the forth.

**Figure 12 Which amount is your family in position to contribute monthly for your pension?**

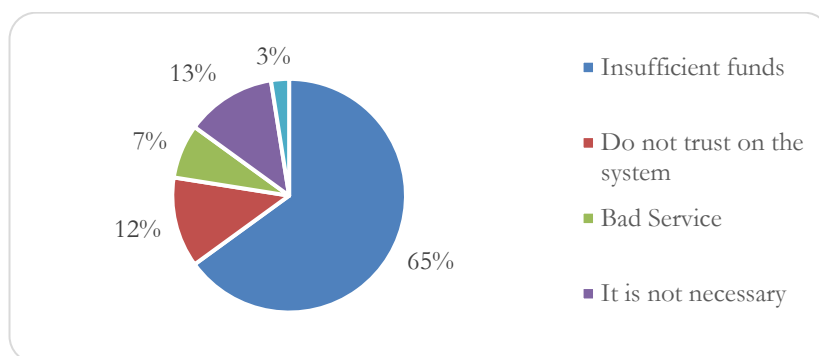


Lastly, most of the housewives has stated that the principal motive for not being affiliated to the social security under this scheme, is the lack of resources (65%), followed by the lack of confidence in the administrative institutions and the mismanagement of the funds (12%). Another reason is the poor service offered by the IESS (8%). 12% believe it is not necessary to join the social security, and 2% prefer private insurance.

The previous question includes the intention of contributing, in which only 12% would be unwilling. However, in real terms, although the contribution does not reach even 1% of their income, housewives do not want to shell out that amount to contribute to the social security system. Besides, even though all the housewives are conscious of the importance of a pension for their old age, their first option does not involve the public system.

The problem of Social Security in Ecuador reflects a structural problem that has to do not only with financial difficulties and services to protect workers and their families, but also the belief among employers and employees that it is a waste of money to pay contributions, as well as the real economic inability of large segments of the population who are underemployed or unemployed.

**Figure 13 Why are you not affiliated to the social security system?**



## Chapter 5. Beyond the well-intended proposal

The social protection policy proposed by the Ecuadorian government, represents a step forward in recognizing the rights of housewives. It constitutes a recognition of their work, their contribution to the development of society, and of their right to a decent life, taking into account the vulnerability they face in their older years. However, it is very important to note at the same time that the design of the policy has been based on a model of provision highly dependent on the family. Thereafter, the unintended effect is an entrenchment of gender inequalities regarding access to social services.

Even though, among its objectives is to "Shatter the poverty circle and the economic dependence in their older years", based on the results of the survey to the families, this could result in the same circle of dependence that reduces the chances of affiliation. In spite of the rhetoric in regard of the 'pro-poor' and 'pro-women', it is designed to preserve the gender-blindness constructed on the same conventional social structure. Therefore, it does not get to meet the goal of eliminating poverty through this instrument.

Directly or indirectly different assumptions about family models: cooperation and full employment may not apply to every household, especially in the lower middle class. As was evident in the results of the survey, not all the working age members were actually engaged in the labour market, or if they do belong to the informal sector that lacks social protection. Households with occasional and relatively low income earners are not in the position to contribute for the

housewife's affiliation. Although, the contribution is considered reasonable, for households it represents a decision between the needs they face at present and facing the future needs of the housewife.

Moreover, conventional family models in the households surveyed are not always met. Although most homes have a hierarchical model with a male breadwinner, there are also families where children or housewife's parents are the main income earners or even the same housewives as single mothers. These changes make us think the extent of coverage of this policy for "unconventional" families. Unquestionably, the institution of the family has changed significantly over the years. The divorce rates are becoming higher, the marriage has been postponed and the number of children has been reduced.

The policy may reflect a situation where the marriage or consented union of a couple ends up being the best option that ensures the housewife a retirement pension through her husband. However, in the case of a divorce who is going to assume that responsibility? If their children acquire this role, then the housewife should hope that despite their own children's life cycle having their own necessities with their own responsibilities they look after their mothers. Or even the case of housewives' parents, the problem prevails assuming that no matter the others situation they are presumed to contribute to affiliate the housewife.

It is evident in the households surveyed the different roles that have been assigned to members. The person exercising the power of decision is assigned directly to the breadwinner coinciding with husband/father. He is the one who handles the money at home, has authority and solves the needs and gets ahead with his family. On the other hand, children and housewives have limited capacity on household decisions. Women have the power of decision mainly in health and education or household expenses. This scenario contrasts with the housewives' perception on social norms at their home. They believe that these are far from being certain and that decisions are taken in family. Maybe the "final say" is not reached together, but there is dialogue and discussion of needs. Nonetheless, it is the man who ends up deciding what is done in the home.

The contributions of income to the home also follow guidelines marked by gender. In subsistence economies, in assessing the work done in terms of the value of goods produced and time spent, it is concluded that women contribute as much or more than men to the family economic well-being. Women are the main support of most third-world families. They transfer higher proportions of their income than men for the well-being of the family and retaining less for their personal consumption. In short, what the post-

industrial model need is a “Deconstruction of gender” as stated in Fraser (2013) to end the difficulties of access to social benefits for women.

Additionally, it is believed that not only men have the ability to generate income or is the only able to ensure the expenses of his family. Women also feel that they are empowered to make decisions over their education and employment. This is something important that reflects a situation where preferences are not necessarily aligned with the ones of the household or the head of the family. But not so far from breaking social norms at home, there is still the belief that children must maintain and care for their parents in adulthood. Beyond the family tie, the dependence on other family members is something that is reflected in these homes.

Besides, they think that carework is not only and solely a women’s responsibility. It is noteworthy that, in their homes they try to involve other household members and change that perception of gender roles. This is why a group of housewives said they also occupy their time on activities that generates income to meet their personal needs without resorting to third parties to solve them. It should be noticed that these resources, they mentioned, are not only for immediate consumption but also savings for future needs. It cannot be overlooked that some housewives, also have a desire to be part of the formal labour market that allows them to maintain a better lifestyle.

There are some contradictions in the housewives’ responses that may be grounded on their agency. Different meanings can be given to a specific activity depending on the context. Female roles are naturalized and somehow housewives assume and accept them. Nonetheless, some degree of resistance is identified to those roles socially constructed. It is difficult to talk about the loss of voice, representation, values, fear, the deepest thoughts of a person. Their situation of dependence, needing someone else’s approval and collaboration to achieve something, though that is their right. But, they do not want to lose their position in the families.

No doubt it is a very serious flaw to overlook the different dynamics of the family because they bear the decision of affiliation. The findings reflect a full willingness to foresee resources for their old age. However, several factors play an important role in the decision of no-affiliation. These middle income households have restrictions on their budgets and consider that are not in the position to afford any of the amounts established in the policy. Besides, another reason for not joining is the distrust in the organization of social security for the mismanagement of resources and poor service they offer. This organization has been immersed in several problems such as delay on payments, problems in health centres, waiting times too long for an appointment and also embezzlement extending credits to the state.

Taking for granted the gender power relations within the home can also be an important factor for non-affiliation, although not it is not explicitly identified. Housewives in the end depend on the cooperation of all household members or at least one that is willing to contribute part of their income to the contribution of the housewife. On one hand, it was possible to gather evidence on the relations, assigned roles and decision-making among the households, but it is difficult to define for households surveyed if the reasons go beyond the monetary matters. By this I mean, egoism, lack of solidarity, prioritization of needs, much more in a matter of personal issues such as preferences of the members, who no doubt also have their own needs.

For this reason, the next steps guided in this research are directed towards the inclusion of other groups also involved in the affiliation policy. Include the perceptions of the other members of the household, spouses, children and others, that will uncover even more the perception over the decision making within the household and the roles as well. After that, probe into the perceptions of the housewives beneficiaries of the Human Development Grant on their affiliation and reduction of the amount of the transfer. What do the beneficiaries of the BDH take into account to reject the affiliation, what were their motives? And from housewives already affiliated, a research on their socio-economic levels that will uncover who is actually accessing to this policy.

All this with the aim of promoting policies aligned successfully with the context. Recognizing the family as a structure in continuous change and the relations within them are not homogeneous. Avoid the reinforcement of dependence of women on their families, and recognize their rights as individuals and not as mothers or wives. Prevent segmentation through policies by wrong design and targeting. And that social protection will no longer be mercantilist since according to the reality of the country there are many who remain excluded for this reason.

# Appendix

## Appendix 1 Survey

Erasmus University of Rotterdam - Institute of Social Studies (ISS)

### Survey on Family Dynamics

Age: .....

1. Information about the members of the household (who lives in your house).

| Relation | Age | Are you studying? | Do you have an employment? | Are you affiliated to the Social Security? |
|----------|-----|-------------------|----------------------------|--|
|----------|-----|-------------------|----------------------------|--|

2. Income of the family (USD)

- a. Less than 183
- b. Between 183 and 366
- c. Between 366 and 549
- d. More than 549

3. Your time is spent:

- a. Exclusively to housework (does not work outside the household)
- b. It is divide between home and some part-time employment

4. What are the reasons that motivate you to be a housewife?

- a. To provide care for your family
- b. Do not find a job
- c. Household income is plenty
- d. Other Please Name it .....

1. What does it mean to you to have POWER in the household?

2.

6. What do you understand by “head of the household”?

- a. Who works and earns a salary
- b. Who takes care of the housework
- c. Who make the decisions
- d. Other Please Name it .....



7. In your household, Who is the “head of the household”?
- You
  - Your partner
  - Your children
  - Others Who? .....

8. Who make the decisions in your household?

| Type   | Head of the household | Housewife | Family (all together) | Relatives or friends |
|--|-----------------------|-----------|-----------------------|----------------------|
| Household Expenses (Basic services and food) |                       |           |                       |                      |
| Education and health of the members          |                       |           |                       |                      |
| Acquisition of properties (house, car)       |                       |           |                       |                      |
| Extra expenses (entertainment)               |                       |           |                       |                      |
| Savings for old age                          |                       |           |                       |                      |

9. Choose if you agree or not with the following statements

|   | <b>AGREE</b> | <b>DISGAGREE</b> |
|---|--------------|------------------|
| The man is responsible for all expenses of the family |              |                  |
| Women have the same ability of a man to make money    |              |                  |
| Women are free to decide whether to study / work      |              |                  |
| The care work is a sole responsibility of women       |              |                  |
| Children must take care of the elderly                |              |                  |
| Women have a limited decision making power at home    |              |                  |
| Money decisions should be discussed with family       |              |                  |
| The man must decide whether women can work or not     |              |                  |

10. Do you think the division of labour at home and access to services are equitable between men and women?

YES

NO

11. How do you finance your personal expenses?
- You receive a fixed amount per month
  - You have to ask for money to your husband/partner/children
  - Savings
  - Occasional income (temporary jobs)
  - Other Please name it.....
12. Do you have the opportunity to negotiate (dialogue and intercede) with members of your household to receive money and meet your basic needs?
- YES NO
13. Do your children have the opportunity to negotiate with members of your household to cover their basic needs (education and health)?
- YES NO
14. Do you think it is necessary to provide forecast resources to use in your old age?
- YES NO
15. How are you preparing yourself for your old age?
- Savings
  - Affiliated to a private insurance
  - Have not decide it yet
  - Have plenty of resources for the future
  - Have access to social benefits Which one?.....
  - Your family can cover the expenses
  - Do not know
16. Is your family prepared to contribute for your old age expenses, a monthly amount of:
- (one or more than one option)
- 2 USD
  - 10 USD
  - 20 USD
  - 50 USD
17. Why are you not affiliated to the social security system?

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