

# Gender, Assets and the Life Cycle: A Comparison of Five Cantons in the Manabí Province of Ecuador

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The Gender Asset Gap Project is a joint initiative of an international research team that was formed in 2009 with four objectives: 1) to collect individual-level asset data from three different countries (Ecuador, Ghana and India) in order to demonstrate the importance and feasibility of collecting data on women's access to and ownership of property; 2) to identify the minimal set of questions on individual level asset ownership that are needed in multi-purpose household surveys to calculate the gender asset and wealth gaps; 3) to develop various measures of gender asset and wealth gaps that can be used by national governments to track progress toward Millennium Development Goal 3 on gender equality and women's empowerment; and 4) to identify the critical enabling or constraining social, economic, and institutional factors affecting women's asset ownership in order to help policymakers and others to improve women's claims to productive assets.

The project is housed at the Centre of Public Policy (CPP) at the Indian Institute of Management Bangalore (IIMB). The project team leaders are Hema Swaminathan, IIMB; Abena D. Oduro, University of Ghana; Carmen Diana Deere, University of Florida; Cheryl Doss, Yale University; and Caren Grown, American University. FLACSO-Ecuador hosted the field work in Ecuador.

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## **RESEARCH REPORT FOR THE PROJECT ASSETS, POVERTY, AND GENDER INEQUALITY. GENDER AND CULTURE PROGRAM, FLACSO-ECUADOR**

### **GENDER, ASSETS AND THE LIFE CYCLE: A COMPARISON OF FIVE CANTONS IN THE MANABI PROVINCE OF ECUADOR**

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This paper summarizes qualitative fieldwork conducted in Manabí during the month of November 2009<sup>1</sup>. It explores how men and women in Manabí accumulate assets throughout different stages of their lives, as well as the importance of asset ownership for women. Five life cycle stages are included: 1) before marriage, 2) engagement and wedding or the formation of a consensual union, 3) during marriage or consensual union, 4) separation and divorce, and 5) widowhood.

Three central questions are explored in the paper: 1) does stable employment provide opportunities to accumulate assets, or contrarily does the lack of stable employment hinder asset accumulation; 2) do migration and remittances aide in the accumulation of assets; and 3) does micro-credit have a positive role in asset accumulation? It is hypothesized that the different employment opportunities available to men and women are likely to impact their chances of accumulating assets, especially while single. Also, remittances are likely to play a role in the accumulation of assets by men and women and may vary throughout different life stages depending on who migrates, who receives remittances and any rules attached to receiving them. Finally, the availability of and access to micro-credit is also likely to impact asset accumulation and may vary throughout one's life.

#### **Background**

As part of the qualitative research of the Assets, Poverty, and Gender Inequality project, Manabí was chosen as a regional case study site to contrast with the sierra sites and because it is one of the least studied coastal provinces. It has diverse economic activities that could have different impacts on asset accumulation and an abundance of micro-credit programs. For example ESPOIR is a micro-credit institute that supports many diverse projects in Manabí<sup>2</sup>.

The case study included focus group discussions, interviews with lawyers, judges, real estate agents, researchers, organization leaders, and others. Eleven focus groups were organized with seven different organizations—women's organizations, credit and

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<sup>1</sup> Mayra Aviles, Jackeline Contreras, Carmen Diana Deere, and the author conducted the fieldwork.

<sup>2</sup> Interview with Veronica Moreno, Assistant Executive Director, ESPOIR, Quito, July 24, 2009.

savings cooperatives, and other organizations—in five cantons of Manabí province. The number of participants from each organization ranged from about five women in the smallest to over 30 participants in the largest groups. These large groups were divided into two or three smaller groups of about 10-15 women in order to maximize participation. Focus groups were conducted in rural as well as urban sites. One focus group with all men as well as one with both men and women was conducted. One group was held with middle class, professional women; the participants in all the other groups were from the lower, popular class.

Four major themes were discussed with the focus groups: 1) accumulation of assets throughout the life cycle, 2) the role of assets during economic shocks, 3) knowledge of markets for assets, and 4) intra-household decision-making about the acquisition and use of assets. In general each group concentrated on two of the four themes. This paper draws heavily on the groups that discussed the accumulation of assets throughout the life cycle;<sup>3</sup> however, it also draws on all the other focus groups and the nineteen interviews that were conducted during field research in Manabí.

The focus groups were conducted in the cantons of Portoviejo, Manta, Montecristi, 24 de Mayo, and Olmedo (see Appendix 1 for a list of the participating groups). These five cantons are all located in southern Manabí fairly close to the capital, Portoviejo. For this reason as well as the non-representative nature of the focus group methodology, the results and conclusions reached in this case study cannot be generalized to other groups or areas in Manabí. However, it is hoped that this case study provides some information about how Manabí and the coast of Ecuador differ from the sierra. It is also hoped that the case study stimulates future research questions and hypotheses related to assets, poverty, and gender inequality.

### **Setting**

*Manabí Province.* As mentioned above, Manabí is a coastal province in Ecuador (see Appendix 2 for a map of Ecuador, Manabí, and the five selected cantons). It is comprised of 22 cantons and a total of 75 parishes. The province is well known for the town of Montecristi, where the Panama hat originated around 1630 and the liberal revolution leader Eloy Alfaro was born in 1842. Portoviejo, the capital city of the province, was founded in 1535 and was the first Spanish city in coastal Ecuador (Molina, 2007).

Although land is generally distributed more equally in Manabí than in Ecuador as a whole, it is by no means equally distributed. The average Gini coefficient for land in Ecuador in 2006 was 0.8, indicating that land is unequally distributed<sup>4</sup> (CISMIL and

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<sup>3</sup> The group of middle class, professional women also discussed this theme, but is mostly excluded from this paper. See Deere (2010) for more detailed information on asset accumulation of middle-class professional women in Ecuador.

<sup>4</sup> The closer the Gini coefficient is to zero, the more equal the distribution; the closer it is to one the more unequal the distribution.

CONCOPE, 2006). However, every canton in Manabí had a lower Gini coefficient, except for Montecristi where it was slightly higher; the range was from 0.5 in Jaramijo to 0.81 in Montecristi. Ferrín (1988) explains that although Manabí has predominantly been characterized by small to medium sized farms, there is polarization because of some large cattle farms in the region. In an interview, historian Tatiana Hidrovo<sup>5</sup> explained that northern Manabí was characterized by larger holdings, with the hacienda tradition; however, these haciendas were small compared to those found in the sierra. These haciendas were geared toward rearing cattle but also produced cacao and tagua for export. In southern Manabí landholdings were characterized by smaller farms and communal holdings. Coffee and the straw, paja toquilla, were the more predominant crops in this area.

Rosa Ferrín (1986) discusses three land phases in the region: 1) 1800-1860, which was defined by communal and free/open usufruct to land; 2) 1860-1930, during which time land was privatized and the larger farms monopolized land; and 3) the 1930s onwards. She characterizes the 1930s as the “crisis de la gran propiedad” or the crisis of large landholdings. During this crisis, more small and medium farms were created as the haciendas were divided through sales, inheritance, and sometimes bank foreclosures (Ferrín, 1986 and 1988).

Historically Manabí has been an important site of production for many of Ecuador’s agro-exports, including cacao, rubber, tagua, and coffee (Ferrín, 1988). Short-cycle crops, such as maize, rice, yucca, beans, and some achiote are also grown for auto-consumption and local markets.<sup>6</sup> Coffee, although not as profitable as before world prices fell in the late 1990s (Guerrero, 2007), is still an important crop grown in Manabí. The average coffee farmer has two to three hectares of land, of which one to two hectares are dedicated to coffee; short-cycle crops are cultivated on the remaining land.<sup>7</sup>

In 2001 Manabí had a little over one million inhabitants, about 10% of the nation’s population (SIISE, 2008). Agriculture, as well as fishing, tourism, and the weaving of paja toquilla (the straw used to make Panama hats and other artisanal products) are important activities in the area. Manufacturing, commerce, and agriculture/fishing are the three largest sectors accounting for about 60% of the province’s production in 2004 and 63% of employment in 2001 (CISMIL and CONCOPE, 2006). The gross product per capita in 2004 was about \$1,605 in 2000 dollars (CISMIL and CONCOPE, 2006) well under the overall the GDP per capita in Ecuador, which was \$2,506 in 2004.<sup>8</sup>

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<sup>5</sup> Interview with Tatiana Hidrovo, Director of Ciudad Alfaro, Montecristi, November 18, 2009.

<sup>6</sup> Interview with representatives of FECAFEM, Portoviejo, November 16, 2009.

<sup>7</sup> Interview with representatives of FECAFEM, op. cit.

<sup>8</sup> Central Bank of Ecuador’s website: [http://www.bce.fin.ec/indicador.php?tbl=pib\\_per\\_capita](http://www.bce.fin.ec/indicador.php?tbl=pib_per_capita), accessed May 23, 2010.

As shown in table 1, there is a high prevalence of poverty in Manabí based on unmet basic needs. While the country's poverty rate is about 61%, Manabí has a rate of nearly 75%, with some of the cantons in the province reaching rates of 94%. At 47%, Manabí has one of the highest extreme poverty rates in the country; overall Ecuador's extreme poverty rate is about 32% (SIISE, 2008). Tables 2 through 6 provide basic needs indicators.<sup>9</sup> As shown in these tables, Manabí is well under the national rate in each indicator. Only about 30% of households have tubed water provided by a public water system and only about 28% are connected to a sewer system; the national average for both of these is about 48%. In Manabí 81% of households have electricity and only 19% have telephone service, compared to 90% and 32% respectively, nation-wide. These discrepancies are even more noted in rural areas. Overall 81% of households in Manabí (99.5% in rural areas and 63.8% in urban areas) lack at least one basic service (tubed water, connection to sewer system, or electricity).

Low levels of education and employment may be at least partly to blame for the high rates of poverty. The illiteracy rate in Manabí is about the same rate for both men and women at 12.5%, which is higher than the national rate of 9% (table 7). On average men and women complete 6.1 years of schooling, which is again worse than the national average of about 7 years (table 8). About 55% of the population completed primary school in Manabí compared to 69% in Ecuador (table 9). Females are slightly more likely to complete primary school than males. Seventeen percent of individuals complete secondary school in Manabí compared to 23% in Ecuador; again women are more likely than men to complete secondary school (table 10). Furthermore, only 44% of Manabí's population is economically active compared to 51% nationwide (table 11).

Migration and remittances are one hypothesized strategy for accumulating assets. Migration is fairly common in Manabí; as a woman in the middle-class women's focus group told us, "[Migración] es tan común que estoy segura que cada familia tiene un familiar fuera." (Migration is so common that I'm sure each family has a relative abroad.) Approximately 4% of Ecuador's emigrants are from Manabí, 3.8% of the men and 4.8% of the women; this corresponds to 1.4% of Manabí's population, 1.3% of the male population and 1.4% of the female population (FLACSO-UNFPA, 2008). For the households that receive remittances, 49% of the household income is made up of the remittances received from migrants (CISMIL and CONCOPE, 2006). For those families receiving remittances, they could provide a means for acquiring assets.

Access to credit, especially micro-credit is another potentially important means for acquiring assets. The Red de Financiera Rural (Rural Finance Network, RFR) is a network of microfinance organizations with 53 member organizations comprised of banks, Cooperativas de Ahorros y Credito (Savings and Credit Cooperatives, COACs), and non-governmental organizations (NGOs) (Boletín, 2009). In 2009 there were 35 credit organizations associated with RFR, with 55,000 clients receiving over

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<sup>9</sup> These indicators differ from those used to calculate the poverty rate based on unmet basic needs.

\$69,500,000 in Manabí. As these numbers indicate, Manabí is a province with many micro-credit opportunities, which should aid in the accumulation of assets.

#### *Description of Cantons and Focus Groups*

For this case study, five diverse cantons were selected representing a region in southern Manabí from the coast inland to the eastern provincial border. Two of the cantons, 24 de Mayo and Olmedo are rural and center on agricultural production. The canton of Montecristi represents middle ground with a group in Guayabal located on the road between Portoviejo and the town of Montecristi. This group is in a rural area but agriculture was not the main productive activity for the focus group participants; many in this group produced artisan crafts. The canton of Portoviejo included another middle group in the coastal town of Crucita, whose primary activities included artisan crafts, fish processing, and tourism. Two urban groups were organized in Portoviejo and Manta. Participants in Portoviejo came from urban and peri-urban areas so there were still some agricultural activities but also more services mentioned, whereas the group in Manta centered on the fishing industry, and tourism.

The remainder of the paper seeks to explore regional differences in asset accumulation at different life stages, paying special attention to any rural-urban differences that exist. The following section discusses asset accumulation while single. The next section is about the moment of marriage or forming a consensual union, which is followed by a section on the acquisition of assets during marriage especially the accumulation of land and housing, two of the large assets acquired during this life stage. Then, different stages of relationship dissolutions are explored, first how assets are divided during separations and divorces, and secondly due to the death of a spouse. Finally to conclude the cycle, children's inheritance upon the death of parents' is discussed.

#### **Asset Accumulation while Single**

As mentioned above, there are few formal sector job opportunities for men or women in Manabí. Of those between the ages of 15 and 24, the age range most likely associated with single people, 60% of women have no income of their own and 24% of men do not have their own income (CISMIL and CONCOPE, 2006). The lack of employment and therefore income, along with the fact that couples marry or form consensual unions at young ages, seem to limit their ability to accumulate assets while single. For women or girls, this seems especially true. In a few focus groups we were told that girls often marry or move in with their partners at 13 to 16 years of age. Other girls get pregnant at these young ages and are often abandoned by their partners, creating many single mothers. One focus group also mentioned the fact that low levels of education and the difficulty of getting a secondary education in the area are other inhibitors to getting a good job and accumulating assets. However, some single men and women are able to accumulate assets.

All the groups mentioned that single men and women spend on items for personal use like clothing and invest in electronics. Few men or women seemed to purchase kitchen

items, like stoves, refrigerators, or pots and pans. Cell phones were commonly mentioned to be items that both men and women buy and often as one of their first purchases. Only men were said to purchase motorcycles. Very few women and men save money according to the focus groups. In general single men and women live at home with their parents; therefore it also seemed fairly common for them to help out with household expenses when necessary.

Nearly all focus groups stressed employment as a necessary condition for both single men and women to purchase assets and mentioned that employment (as well as educational) opportunities, especially for women were limited in the area. Both single men and women buy electronics, which are often purchased with store credit. Since employment is generally one of the requirements for obtaining store credit, the lack of employment hinders this opportunity.

### **Marriages & Consensual Unions**

Based on the focus groups, consensual unions seem far more common than formal marriages; the middle class, professional women said that this was especially true of lower classes and in rural areas. There were a couple exceptions; the small group of women in Guayabal and the middle class, professional women said that marriage was more common among their groups. Of those who marry, a civil ceremony was the norm; church weddings are not common. In Guayabal they also said that the couple may start out in a consensual union and then marry later.

According to historian Tatiana Hidrovo there is a pre-Hispanic history of polygamous relationships that helps explain the prevalence of consensual unions in the area.<sup>10</sup> Also the lack of the presence of the Catholic Church until the 1950s influenced the predominance of consensual unions over marriage in the region. From her perspective, the benefit of consensual unions over formal marriages is that the couple has a chance to make sure things are going to work out and if things do not go well they can separate. Another benefit of consensual unions is that they are easier to separate from than marriage.<sup>11</sup> Divorce is costly and requires lots of paperwork while separating from a consensual union can be done more quickly and easily. Similarly women in a focus group in Manta said that they preferred consensual unions because if things don't work out "...cada uno va por su lado," (each goes his/her own way). One woman said she tried it out with her partner in a consensual union for 10 years before getting married. Another woman told us "para ser feliz no es necesario casarse" (to be happy it's not necessary to marry). However, one woman did say that nowadays couples are more likely to marry (after some time in a consensual union) for the children's sake.

The prevalence of consensual unions seems to impact the form (individual or joint) of asset accumulation during this life stage. Joint property rights seem stronger in

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<sup>10</sup> Interview with Tatiana Hidrovo, op. cit.

<sup>11</sup> Interview with civil law judges, Martha Vélez y Zoila Garcia, Portoviejo, 16 de noviembre de 2009.

marriages than in consensual unions although they are supposedly equal under Ecuador's law.<sup>12</sup> Couples in consensual unions appear legally single, since their identification cards state "single," while those in a marriage are legally married and this is so stated on their identification cards.<sup>13</sup> This slight difference makes it difficult for notaries to know when someone is in a consensual union; it really depends on the good will of the individual registering the property. This implies that assets accumulated during a consensual union could be titled as individual property instead of joint property.

### *Wedding Gifts*

According to the focus groups, there are few weddings and therefore few couples receive wedding gifts. It is not common for couples forming consensual unions to receive gifts; neither is it common to receive engagement gifts or to give a dowry. Focus groups told us that when there is a wedding, it is common for parents of both the bride and groom to pay for the wedding. There does not seem to be any tradition on how the costs are divided, one woman said that the parents of the man and woman come to an agreement on how to divide the costs.

In three focus groups, one in Crucita, one in Guayabal, and one in Manta, wedding gifts were discussed. In Crucita they said that only couples who marry formally in the church receive gifts. In Guayabal they said that couples who marry receive gifts; it is not clear if this includes civil ceremonies or only church ceremonies. In Manta they said that those who wed formally, either in a civil or church ceremony receive gifts. All of these groups said that any gifts given at the time of marriage were considered property of the couple, not the individual property of one of them. Small household items and appliances were the most common gifts mentioned in all the focus groups; things like pots, pans, bowls, glasses, bedding, towels, irons, toasters, blenders, and sometimes stoves. One of the more urban groups as well as the middle class women discussed how it was now more common for the couple to ask for money. In Guayabal, one of the more rural groups, they said that asking for money was unheard of in their area but that a few couples receive money as gifts.

### *Capitulations & Separation of Property*

In Ecuador, both married couples and those in consensual unions can make marital agreements (capitulations), including separation of property. Ecuador has a partial community property marital regime, which means that any assets accumulated while single and all inherited assets remain individual property, while property and any rents accumulated while married or in a consensual union are joint property. Capitulations can be used to declare individual property as joint property or joint property as individual property; this can be done in a general form for all property accumulated

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<sup>12</sup> Article 222 of the civil code (Ecuador, 2009).

<sup>13</sup> Interviews with Jorge Zambrano, real estate agent, Portoviejo, November 9, 2009 and Pedro Montufar Palomeque, lawyer and notary, Sucre, November 17, 2009.

during marriage/consensual union or for specific assets. These agreements can be made either at the time of or during marriage/consensual union.

Capitulations do not seem common in Manabí. We only asked two focus groups about them; none of the participants in one of the groups seemed to understand what we were talking about and those in the other group said they were not common. Interviews with notaries in both a rural and an urban area supported the fact that these marital agreements are uncommon. In the rural canton of 24 de Mayo, the notary in the town of Sucre told us he had never done a capitulation in his four years of service.<sup>14</sup> In the city of Manta the notary told us that there are about 20 separations of property per year, usually due to debt problems. She has only done two other types of capitulations in the last three years.<sup>15</sup>

Judges from Portoviejo also said that capitulations were rare.<sup>16</sup> However, they went on to say that this can cause problems if the couple divorces or separates. As they explained, individual property often gets mingled with marital property during marriage/consensual union. If the couple separates or divorces, it is difficult to determine whose property is whose.

### **During Marriage/Consensual Union**

#### *First Items Purchased & Ownership*

After marrying or forming a consensual union, it is common for couples in Manabí to live with their parents for a while before moving into a home of their own. Participants in both rural and urban groups mentioned this practice. Although couples aspire to own their own home (as well as land and a business), it is not typically one of the first items couples buy. In Portoviejo they told us it was difficult to save enough to purchase a home and that often other items for the home were purchased first. In Portoviejo some common items purchased soon after marriage or forming a consensual union include a stove, TV, refrigerator, bed, and other furniture. Similar items were mentioned in Manta but they also included vehicles in their list. In Crucita the items mentioned were stove, kitchen utensils, TV, refrigerator, and car. The groups in Crucita and Olmeda told us that these types of items are often purchased new using store credit. Some interviews and observations at electronic/appliance stores in Portoviejo verified that store credit is widely available on these types of items as long as the purchaser has a stable job and residence or someone acts as a guarantor.

The groups in Guayabal, Crucita, and Manta considered such items to belong to both members of the couple whether married or in a consensual union. In Noboa, the men's group said that consumer durables are owned by all family members, since all work to purchase them. In Guayabal, they discussed the fact that both members of the couple go shopping for household assets, but the man usually purchases them since he generally

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<sup>14</sup> Interview with Pedro Montufar Palomeque, op. cit.

<sup>15</sup> Interview with Vielka Reyes, Notary, Manta, November 11, 2009.

<sup>16</sup> Interview with civil law judges, Martha Vélez y Zoila Garcia, op. cit.

has the job and thus income. Since he purchases the assets, he is the owner. Even so, the women listed some items like the stove, iron, blender, and when they have them the refrigerator, washing machine, and toaster as belonging to women. They told us they are the owners of these items because they use them.

As mentioned above, men are more likely to be employed, earn money, and therefore purchase and own assets. We also asked groups about who contributes to household expenses and who manages the budget. In general, many said that men contribute more but that women manage the money. This was the case in Portoviejo, but they also told us it depended on who made more money. In Noboa they told us that men generally contribute more to household expenses and both men and women manage the money and do the shopping. In Manta several strategies were mentioned. Some agreed that men contribute more but women manage the money. One woman said that men and women pay for different things; men pay for basic services like water and phone while women pay for children's education, food, and home decorations. Another woman said that it depended on the time of year and employment opportunities. Her husband was a seasonal employee and paid for things when he was employed but when he was not, she had to cover all the expenses. Who pays for items may sometimes determine the owner but women who manage household budgets have a say in what is purchased.

#### *Acquiring Land and Housing*

Most people in the focus groups in Manabí seemed to own their own home. In 2006, 71% of households in Manabí owned their own home and only 10% rented homes.<sup>17</sup> In a group in Portoviejo eleven of fourteen women owned their own home. Historian Tatiana Hidrovo hypothesizes that having one's own home is more important for women than men; a woman in a consensual union hopes that her husband will put the house in her name.<sup>18</sup>

After purchasing appliances, electronics, and other household items, couples aspire to construct or purchase their own home. In the six groups in which it was discussed, they said that it was more common to build a house than to purchase one. Generally couples build their home little by little while living with parents. Sometimes the construction is realized by saving little by little and other times by taking out loans. In some groups, the government program MIDUVI had helped people obtain their own home and other groups this program was rarely utilized. Both constructing a home and obtaining one with a MIDUVI subsidy, requires one to own a lot on which to build it.

Based on the focus groups and a few interviews, it seems that owning one's own home is quite common in Manabí. Also, it seems that it is more common to inherit than purchase land. In general, the more rural focus groups discussed inheriting land and the more urban groups discussed at least the possibility of purchasing land. The

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<sup>17</sup> Author's calculations of data from the 2005-2006 Living Standards Measurement Survey (INEC, 2006).

<sup>18</sup> Interview with Tatiana Hidrovo, op. cit.

participants in rural Noboa said that taking at loans for home construction was not common but those in the rural group of Olmeda said that people do take out loans. Crucita, a semi-rural group, also said that loans were common. In terms of acquiring land and housing, a clear distinction between the rural and urban groups was that the rural groups (Noboa and Olmedo) both said that having current titles to land and housing was not common, while the more urban groups of Guayabal, Crucita, and Portoviejo said that titles were common and as such they had access to the government housing program, MIDUVI. It also seems that at least in 24 de Mayo, women are seeking titles more often than men.<sup>19</sup> It was also more common for participants in the rural groups to own agricultural land, which they inherited (Noboa), purchased, or rented (Olmedo).

*Accumulation Strategies: Importance of Credit & Remittances*

*CREDIT.* Micro-credit services seem to be widely available in Manabí. There are many groups offering credit and nearly all the focus groups mentioned at least some credit opportunities. However the groups were often organized around micro-credit organizations and are therefore not representative of all individuals in Manabí; there could be barriers to credit that we never observed.

Based on the focus group discussions, a common use of credit seems to be for purchasing appliances and electronics. All of the appliance and electronics stores we visited during the case study offered store credit. The requirements for such credit generally included stable employment and/or stable residency or the signature of a guaranty. Also many of the groups mentioned that appliances and electronics were often purchased on credit since it was easier to make monthly payments than to save enough cash ahead of time to make the purchase.

Other uses of credit mentioned by the focus groups included agricultural production and capital for small businesses (such loans can be obtained through ESPOIR and Banco Solidaridad). Another common use of credit was for coping with economic shocks like illnesses and natural disasters. It was also sometimes used to cover the expenses of celebrations like weddings, quinceañeras, baptisms, and community festivals. Many groups said that it was much more common to take out a loan for such shocks and celebrations than to sell or pawn assets. As such, loans provide a means by which households can keep their asset base intact.

Based on the focus group discussions, micro-credit opportunities seem to be abundant. In Noboa, “banquitos” and “cadenas” were mentioned as well as the fact that nearly all communities have mortuary funds which provide a casket, funding for nine days of mourning (“misa/velorio”), and \$300 to the widow. In Olmedo, twenty-nine of the members of the Lambda Association formed a communal bank that provides

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<sup>19</sup> Interviews with Pedro Montufar Polmeque, op. cit. and Jose Luis Ordonez, Property Registrar, Sucre, November 17, 2009.

opportunities to save and take out loans with group collateral; 27 of these had received credit for short-cycle crops. This communal bank is associated with the Olmedo Savings and Loan Cooperative.

The Olmedo Savings and Loan Cooperative was founded in 1999; there are over 3500 associates in Olmedo and it works in two ways: 1) with communal banks, such as the one comprised of Lambda Association members, and 2) with rural savings groups (cajas rurales de ahorros, CRACs). Most of the work is with the communal banks; there are 29 of these in Olmedo, whereas there are only 10 CRACs associated with the cooperative. The majority of credit given to the communal banks is for short-cycle crops with an annual interest rate of 28-31% for 4-6 months. A few examples revealed credit amounts between \$3500 and \$6000 given to various communal banks. CRACs receive credit for coffee production with a bit lower annual interest rate of between 22-24%.<sup>20</sup>

Although not a main topic, credit was mentioned in passing in three of the four groups in the canton of Portoviejo. Many discussed getting credit from the community development fund managed by Sta. Marta, which provides micro-credit and savings opportunities. The objective of the fund is to give women access to credit and to develop a culture of savings among the women. The credit services are generally based on group collateral. They have four basic types of credit: 1) short-cycle crops, 2) small animals, 3) cattle, and 4) emergencies. There are 4500 members that participate in the savings and credit programs. The loans are on average for 10 months with a 13% annual interest rate. Most of the loans are repaid through agricultural activities, both crops and animals.<sup>21</sup>

In Guayabal they mentioned FINCA and MINGA and in Manta ESPOIR was cited as a source of credit, with personal testimonies of how the credit had helped women. These seem to be good alternatives to moneylenders who, the group in Manta explained, charge high daily interest rates and threaten the lives of those who do not repay. Even though the groups admit that credit opportunities exist, the men's group in Noboa claimed that there are not enough credit opportunities, especially for agricultural production and purchasing land. They said that the national bank, Banco Nacional de Fomento (BNF), is only "de los que llevan corbata" (for those who wear ties). On the other hand, the group in Crucita mentioned BNF as providing credit for purchasing animals through the 5-5-5 program, which gives up to \$5000 in credit at 5% annual interest rate for up to 5 years.

**MIGRATION.** Migration seems a fairly common occurrence in Manabí based on what the focus groups told us. There were discussions of both internal and external migration; according to the women's focus group in Noboa, men migrate internally to

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<sup>20</sup> Interview with Sonia Mieles, employee of Olmedo Savings and Loan Cooperative, Olmedo November 19, 2009.

<sup>21</sup> Interview with Angela Arboldeda, Sta. Marta fund manager, Portoviejo,

cities like Manta or Guayaquil. In the more urban focus groups, participants said that both men and women migrate internationally to the US, Spain, and other European countries. The focus groups in Portoviejo and Crucita said that more women than men migrate. Another group in Portoviejo and a group in Manta said that both men and women migrate; however the group in Manta mentioned that women have more employment opportunities. A representative of Caixa Cataluna, a Spanish organization that gives loans to migrants, also told us that more women than men from Manabí migrate to Spain. Caixa Cataluna provides micro-credit to migrants for projects in Manabí. The program prefers that the loans are paid back before migrants leave Spain; but also hopes to create incentives for migrants to return to Manabí and invest in their hometown. The project has given loans for several projects in the area including, pig raising, cacao improvement, a sewing workshop, store, taxi, cyber café, and landscaping.<sup>22</sup>

The three groups that discussed who received remittances all said that remittances are generally sent to women, either female spouses or mothers in the case of female and/or single migrants. It was common to hear that remittances were used for everyday household expenses, children's educations, and to purchase lots and construct housing. A group in Portoviejo said that remittances are also used to pay off debts.<sup>23</sup> In Portoviejo we were also told that the items purchased with remittances typically belong to the person who makes the purchase. In Noboa they told us that it depended on the stipulations sent with the remittances; sometimes remittances are sent as gifts and items purchased belong to the purchaser, other times remittances are sent for specific items to be purchased on behalf of the migrant. Often migrants leave a power of attorney, who makes such purchases and ensures that they are listed as owners on the titles. The notary in Manta said that she did several power of attorney and change of residence transactions for migrants. As the group in Portoviejo told us, when a power of attorney is used the item is purchased for the migrant but the purchaser can use the item until the migrant returns.

Several risks of migration were discussed. The groups in Portoviejo and Noboa discussed the risk of male migrants getting involved with another woman and then not sending remittances. One woman in Noboa said that men "send [remittances] until they find another woman" ("le mandan a la mujer hasta que consiguen otra"). A group in Portoviejo also discussed the fact that sometimes migrants spend the money on themselves (for "vanidades" and to "divirtirse"). In Noboa, they also discussed the dangers involved in arriving at one's final destination. They gave examples of failed attempts in which migrants used false papers and returned to Ecuador after spending some time in jail. And, in Manta they discussed how migrants cannot completely control how their remittances are used; sometimes remittances are not used as they desire, even to the detriment of their children.

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<sup>22</sup> Interview with Margarita Gonzalez, employee of Caixa Cataluna, Manta, November 10, 2009.

<sup>23</sup> Including the debt of migrating. Many migrants take out a loan, often from "culqueros" or moneylenders to pay for their trip.

Although there are risks involved, migration seems to be a fairly common strategy for people in the areas where we conducted focus groups. With remittances, one can buy a lot, construct a house, pay for children's education, and pay off debts, among other things. With few job opportunities, people seem to accept the risks involved in order to accumulate assets and have a chance to acquire the wealth and status they desire. Some rural-urban differences in migration are apparent from the focus groups. The rural group in Noboa only discussed internal migration to cities like Guayaquil and Manta and this is dominated by men. The more urban groups of Crucita, Portoviejo, and Manta all discussed international migration, mainly to Spain. These urban groups also implied that more women than men migrate. Both rural and urban groups said remittances are commonly sent to women, either wives or mothers.

### **Division of Joint Property During Separation and Divorce**

With the exception of Guayabal, the focus groups stated that separation was quite common. Even in Guayabal, one of the five women was separated and the others all knew of cases in which couples had separated. Divorce seems less common but likely due to the fact that there are so few formal marriages; those in consensual unions get separated, not divorced.

Legally women are granted usufruct rights to the house in case of separation or divorce when they have custody of minor children.<sup>24</sup> Although the groups did not seem to know about this law, it seems to be widely practiced. There was consensus among both rural and urban focus groups that women stayed in the house with the children in case of separation or divorce. In Olmedo the group said that even though the house is generally titled to the man, if there is a separation or divorce, women and children typically stay in the house. During separations in Guayabal, they said that if the couple is living in their own home, then the man generally leaves everything with the wife and children. However, if the couple is still living with parents, then each takes his/her own things (generally just clothes). In Crucita, Portoviejo, and Manta the groups explained that women stay in the home; it and the household items are left for the children.

Even though the norm seems to be that women keep the house and household items there are exceptions to this. Occasionally men press for their 50% of the property.<sup>25</sup> In Manta one group said that sometimes properties are divided half and half. This group also said that it was common for men to keep agricultural land and for animals to be divided up. A participant in Olmedo explained that it depends on who leaves whom, with the person being left keeping the house. Since it was generally perceived that men left their wives for other women, there was a general consensus that women typically stayed in the house with the children.

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<sup>24</sup>Article 190 of the civil code (Ecuador, 2009) and interview with civil law judges, Martha Vélez y Zoila Garcia, op. cit.

<sup>25</sup> Interview with civil law judges, Martha Vélez y Zoila Garcia, op. cit.

In Manta, one woman left the rented house where she and her partner were staying when she found out he was cheating on her. She took her children and belongings and moved to Manta. Another woman in Manta kicked her partner out of the house when she found out he had been cheating. She currently has the home and all the belongings but since it is a recent separation, she is unsure whether he will try to claim part of the goods. Another woman in Manta said she was kicked out of her home when her husband found a new woman; she had to fight to get custody of her children. Similarly another woman said she was left with nothing when her partner in a consensual union left her. The only thing she is fighting for is child support payments. Women in consensual unions do not know their rights; and therefore do not claim their share of property during a separation.<sup>26</sup> This might be the case with the woman from Manta who fought only for child support payments but not for her property. A woman from Portoviejo who had been in a consensual union said that she went to a lawyer to find out her rights when she separated from her partner. The lawyer told her she had rights to half the property. Sometimes, however, women do not fight for their property rights out of fear of the ex. In Portoviejo a woman told us her daughter, who had been physically abused, left her husband and was too scared of him to claim her property.

Although marital agreements/capitulations are not common, people did tell us about several strategies used by both men and women to avoid losing assets during a separation or divorce. In one focus group a woman told us that her husband had purchased property in his name only. She went to a lawyer who told her not to worry; since she was married and the property was clearly purchased after the wedding date, the property belonged to both of them jointly. However, it is unclear how such a case would be handled in a consensual union. Legally if the couple had been together monogamously for at least two years, the property would be considered joint property. However, it seems that it would be somewhat difficult to prove this. When couples in a consensual union purchase real estate jointly, they must prove their union status. This is usually accomplished by the fact they have children together and/or they bring witnesses attesting to the fact that they have been in such a union for the required two years.

In other cases, people could claim not to be in a consensual union (or even married) when making a purchase so that the asset is titled as individual property. I saw identity cards that were not updated for months (perhaps years) after marriage; and the identity cards of those in consensual unions state the person is single (“consensual union” is not given as a civil status option). In the case of marriage, this strategy would be a little more difficult and not as likely to hold up in court since the purchase date can be compared to the marriage date when making a ruling. However, this could be a strategy for those in a consensual union. It really depends on the good will of the individual to declare his/her consensual union status.<sup>27</sup>

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<sup>26</sup> Interview with civil law judges, Martha Vélez y Zoila Garcia, op. cit.

<sup>27</sup> Interviews with Pedro Montufar Palomeque, op. cit. and Jorge Zambrano, op. cit.

Others claimed that partners had purchased items in other people's names. Although this may be a successful strategy for keeping the asset from the partner, it seems like it could create other conflicts with the legal owner. It is interesting to note that these are all ex-ante strategies to avoid losing assets in a separation; therefore, people are thinking about the possibility of separation before and during marriage/consensual union. Since declaring capitulations and/or separation of property is also an ex-ante strategy it seems that it could be used more often than it is. The major difference seems to be openly discussing it with the spouse/partner. The strategies mentioned above are typically kept secret from the spouse/partner while capitulations must be discussed with one's spouse/partner since both must sign the legal document.

### **Widows**

Although it is not clear how well women understand their legal rights to property upon the death of a spouse/partner, generally participants in the focus groups explained that women keep half of the marital property, which corresponds to the laws in Ecuador. Focus groups in Portoviejo and Manta explained that women keep their half of the marital property and the other half is divided among the children. One woman in Portoviejo who had been in a consensual union with her deceased partner, said that she kept half of the property even though it was titled in the man's name. In Guayabal, Crucita, Portoviejo, and Manta, it was mentioned by some women that widows keep their late husband's belongings and the children do not claim their share until both parents have passed away. A woman in Portoviejo said that widows keep everything, including the debts of their late husbands. In Guayabal it was specifically stated that widows keep the house.

Although these examples seem to indicate that widows are generally left fairly well off, groups in Crucita and Manta said women are generally worse off because they do not work outside the home and they have lost their late husband's income. Also contrary to the above examples, women do not always get their half of the marital property. In an example, a woman in Manta was reported to have split the marital property equally with her eleven children so that she got only 1/12 of the property instead of the half that legally belonged to her. In another example, a woman was forced off what she thought was land that belonged to her and her children when her late husband's brother claimed the land. The woman had lived for eight years with her husband on his inherited land; however he did not have a current title. When the husband died, the brother-in-law claimed the land that was titled either to his parents or grandparents.

There are no clear rural-urban differences in terms of how widows fair. Generally the focus groups seemed to know that women are entitled to half of the marital property, though they often consider this an inheritance from their husbands instead of their own legal property. Some widows are better off than others, like the ones whose children do not claim inheritance until both parents are deceased. Others are worse off, like the

widow who combined her part of the marital property with that of her husband's to be divided equally among her children and herself.

### **Inheritance Among Children**

Wills and testaments are not common according to focus groups in Guayabal, Crucita, Portoviejo, and Manta. Notaries in Manta and Sucre also testified to this. The notary in Manta, an urban area, sees 4-5 testaments a year both from men and women in all social classes. The notary in Sucre, a rural area, has not seen a testament in the 4 years he has had the post. The groups in Crucita and Manta said that sometimes donations or fictitious sales are made but according to the groups in Guayabal, Crucita, and Manta it is most common for inheritances to be divided verbally among siblings while the parents are still alive.

Although participants in the focus groups said that sons and daughters generally inherit equally, several exceptions were discussed. In Crucita one participant mentioned that the single child who lives with and cares for elderly parents is likely to receive a preferential inheritance. Others said that sons and oldest children inherit more. In Portoviejo, we were told that a father had left nothing to his four daughters and given everything to his son. It seemed to be a family tradition because his father had left him everything and nothing to his granddaughters, the children of his deceased daughter. Another woman in Portoviejo said that the child who cares for elderly parents keeps the house. In Manta they mentioned that the youngest or a disabled child inherits the house.

In Noboa and Manta agricultural land was mentioned as an asset left as inheritance. In Crucita they said houses, land, and sometimes vehicles are left as inheritance. In two of the groups, Noboa and Portoviejo, one rural and one urban, they said that it was not common to have a current title for inherited property but in Guayabal it was.

This lack of titles as well as having children from previous (and extramarital) relationships and lack of formal division caused conflicts over inheritance. The lack of current titles creates conflicts over inheritances because of lack of proof of ownership. In the example mentioned above, the widow lost land to a brother-in-law because the late husband did not hold a current title. This also affects the children since they no longer have a chance to inherit the home and land that belonged to their father. Sometimes conflicts arise due to a lack of a formal division of property.<sup>28</sup> Since many divisions are made verbally but not formally, this can lead to conflicts among siblings that did not agree with how the divisions were made.

Children from previous and/or extramarital relationships often fight for their share of their parent's inheritance which may cause conflict. In some cases, the children from the current relationship may deny the other children their inheritance. In other cases, the children from other relationships do not even try to claim their inheritance as one

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<sup>28</sup> Interview with Jose Luis Ordonez, op. cit.

woman in Manta told us was her case. Other times siblings take advantage of one another to acquire more inheritance. One woman in Manta said that her brother tricked her into selling her inherited land by getting her to sign a document which she believed was for obtaining title to the land but was really to sign it over to him.

Conflicts can also arise when widows remarry and have children with a second husband/partner. Widows are legally required to create an inventory of goods/properties owned with her late husband (and anything of his individual property that she keeps) before re-marrying.<sup>29</sup> This is so that the eventual inheritance of the children of the deceased spouse is known and not mingled with the property of the new spouse. However, they this is rarely, if ever done in practice.

As in other life stages, there are no clear rural-urban differences in terms of inheritance. In both areas, inheritance seems common. Lack of titles, children from previous and extramarital relationships, and the lack of formal divisions (testaments) are potential causes of conflicts in both rural and urban areas. Also land and housing seem to be the common assets left as inheritance.

### **Conclusion**

Assets are important. Single men and women generally seem to start accumulating assets for personal pleasure, some of which can later be used when forming a household. During marriages and consensual unions, land and housing are the two major assets that couples use to form their household. Appliances and electronics are other common assets that go into forming a home. Assets can also be used as a means of production and therefore of earning an income (i.e. tools and machines). Assets are disputed during separations and divorces; they are important to both members of the couple. And, after death, assets are left to the widow and children. They are important for the survival of the widow and her children and give the children a means to form their own homes.

### *Bargaining Power*

Assets also give women bargaining power within their homes. When asked about bargaining power, in terms of who makes the decisions and why, one group explained that it depended on who made more money (or in some cases just who made money). For example, if only the man worked outside the home and earned an income, he will decide what to purchase; however, if the woman also works outside the home, it will be a joint decision.

In another focus group, we asked whether women who owned assets had more say in household decision-making. In general they said that yes, it made a difference. However, one woman gave the example that she owned most of the household assets but that she still had very little say in decisions since he always gave his opinion.

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<sup>29</sup> Interview with civil law judges, Martha Vélez y Zoila Garcia, op. cit.

As Espinosa (1990, p. 27) points out, "...el poder no está necesariamente asociada con la 'riqueza'..." (power is not necessarily associated with riches) but also with family ties and social networks and capital. Physical power is also a determining factor and rates of physical violence are quite high in Manabí, with 34% of married women and those in consensual unions reporting verbal or psychological abuse, 30% reporting physical abuse, and 12% reporting sexual abuse (CISMIL and CONCOPE, 2006).

Even so, asset ownership gives women power to leave husbands if they want to. A woman being physically abused and who owns assets may have more choice in leaving the abusive relationship because she has assets to fall back on. In Ecuador women who have custody of underage children have usufruct rights to the home in the case of separation or divorce. This gives her a place to live and raise her children.

#### *Employment, Credit, and Migration*

Employment, credit and migration are three asset accumulation strategies that are somewhat linked. Employment provides income which can be used to purchase assets. Stable employment also helps access credit opportunities, like the store credit available to purchase appliances and electronics. Migration is another strategy that helps people find employment and income with which to purchase assets. Sometimes remittances are also used to pay off debts.

There were some differences among rural and urban focus groups with regards to these strategies. There seemed to be more employment opportunities in the urban areas; these included fish factories and opportunities related to artisan production and tourism in Manta and Crucita as well as service and government positions in Portoviejo. The rural groups seemed to be mainly employed in agricultural activities.

There were also distinct migration patterns mentioned by rural and urban groups. In the rural group of Noboa mostly men migrate internally to cities like Guayaquil and Manta. In the more urban groups, they discussed how both men and women migrate but that the majority is women. Also international migration, especially to Spain and the U.S., was more common among these groups.

Fewer differences were noted in terms of credit among rural and urban groups. In general it seemed that there were many micro-credit opportunities mentioned by the focus groups and in interviews. However, there still seem to be some limitations to credit access in terms of longer-term and larger amounts being available.

#### *Coping with Economic Shocks*

As well as accumulating assets, couples (and individuals) struggle though economic hardships trying not to lose the assets they have already accumulated. Common shocks faced by communities in Manabí are the cyclical floods and droughts of the region (Guerrero, 2007). They also face household shocks such illnesses, deaths, and the

occasional robbery. As well as shocks, celebrations such as weddings, baptisms, first communions, quinceañeras, and community festivals involve extra expenses incurred by households. According to focus groups, it was more common in the past for households to sell or pawn assets to cover the expenses involved in such economic hardships. Now it is much easier to get a loan to cover such expenses. Most groups said that it was easier to get a loan through a cooperative than a bank; and others said they used “chulqueros” (moneylenders) for these loans. They also discussed how they received support from friends and families.

In the rural groups, participants said that it was still common to sell animals to cover expenses associated with economic shocks or celebrations. Both large and small animals were mentioned as being sold for such events, it depends on the amount of money needed to cover the expense, with large animals like cattle sold to cover large expenses and smaller animals like chicken sold to cover smaller expenses. One group mentioned that it was common to take out a loan first to cover expenses but that later it was often necessary to sell livestock or occasionally household items to pay off the debt.

On the other hand, it was more common for households to save for celebrations. There were various methods employed for such savings. Some merely saved at home or perhaps in a savings and credit cooperative. Others mentioned that for community festivals there was often a committee that collected fees throughout the year so that the community essentially saved together. There were wide held beliefs that those who did not participate in such events would have bad luck. Many times lavish parties are thrown that obviously the household cannot afford; Espinosa (1990) explains that parties are important for maintaining social networks and that the hope is that such networks will lead to future benefits.

As mentioned above, credit is often used to cover expenses associated with economic shocks and paying for celebrations. The availability of such credit seems to have helped families maintain their asset base. However, as the rural groups mentioned, sometimes livestock or other assets must be sold in order to pay off these debts.

#### *Consensual Unions and Lack of Titles in Manabí*

Two important factors that seem to impact asset accumulation in Manabí are the prevalence of consensual unions and the lack of titles, especially on inherited property. First, the prevalence of consensual unions impacts the form of asset accumulation. Assets acquired together as a couple (in either a marriage or consensual union) should be joint property. However, couples in consensual unions were often cited as purchasing individual property. Several women in the focus groups told us that men make money and therefore purchase items which are then titled only in their names. Also, couples who form a consensual union do not receive wedding gifts as do those who formally marry. More concerning is that upon separation of a consensual union if women have not earned an income and not been able to purchase individual assets, they

can be left with nothing. Since women in consensual unions do not know their property rights, they often do not fight for them. Also, if it has not been a monogamous relationship, these women do not have any legal rights to the property. This can also impact widows, who may be left with nothing if their partner dies.

Second, the lack of titles, especially on inherited property seems to be another problem in Manabí. This tended to be discussed more in rural areas but also arose during inheritance discussions in urban areas. The rural groups discussed the fact that many times titles to land left as an inheritance are not updated with the current owner's information. These titles are often in the name of parents, grandparents, or even great-grandparents. This can cause conflicts over who is the actual owner. It can also cause inheritance conflicts as siblings can more easily claim the inheritance of other siblings or relatives. It can also create hardships for widows as the example of the brother-in-law who claimed ownership of his deceased brother's land and forced the widow off the land illustrates.

In general a lack of employment opportunities, the prevalence of consensual unions, and the lack of titles in Manabí seems to hinder asset accumulation. On the other hand micro-credit opportunities and migration are strategies used to accumulate assets. The lack of employment opportunities is more pronounced in rural than urban areas. And, migration seems more limited to men migrating internally within Ecuador in rural areas while more people in general and women specifically migrate internationally from urban areas. All of the limitations and strategies impact asset accumulation in Manabí.

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## **Appendix 1: Focus Groups held in Manabí Province**

(The number in parentheses refers to the number of focus groups held in the location and/or with the members of the cited organization.)

### *24 de Mayo*

Agricultural cooperative, Noboa (2). Focus groups organized by Union de organizaciones campesinas progresistas de Noboa (UNOCAPRAN), 17 November 2009.

### *Olmedo*

Asociacion Lamda, Olmedo (1), 19 November 2009.

### *Montecristi*

Guyabal (1), 14 November 2009.

### *Portoviejo*

Sta. Marta, Crucita (2). Focus groups organized by the pastoral women's organization, Sta. Marta, 10 November 2009.

Sta. Marta, Portoviejo (2). Focus groups organized by the pastoral women's organization, Sta. Marta, 9 November 2009.

### *Manta*

ESPOIR, Manta (2). Focus groups organized by the micro-credit organization ESPOIR, 18 November 2009.

## Appendix 2: Maps of Ecuador & Manabi Province

Map 1: Location of Manabi within Ecuador



Source: [www.mapsofworld.com](http://www.mapsofworld.com) Accessed 2 May 2010.

Map 2: Location of Selected Cantons (24 de Mayo, Olmedo, Montecristi, Portoviejo, and Manta) within Manabi



Source: [http://pr.kalipedia.com/geografia-ecuador/tema/geografia-politica/graficos-mapa-cantones-provincia.html?x1=20080803klpgeogec\\_1.Ges&x=20080803klpgeogec\\_11.Kes](http://pr.kalipedia.com/geografia-ecuador/tema/geografia-politica/graficos-mapa-cantones-provincia.html?x1=20080803klpgeogec_1.Ges&x=20080803klpgeogec_11.Kes)

### Appendix 3: Tables

**Table 1: Poverty rates by unmet basic needs and consumption in Ecuador, Manabí, and 5 selected cantons.**

<b>% of pop poor based on unmet basic needs</b>	
Ecuador	61,3
Manabi	74,8
24 de Mayo	94,1
Olmedo	94,4
Montecristi	83,1
Portoviejo	61,8
Manta	53,5
Source: INEC, Censo de Población y Vivienda, 2001	
Elaboration: SIISE, 2008	

**Table 2: Households with tubed water via public source**

	Total	Urban	Rural
Ecuador	47,9	64,5	19,5
Manabi	30,4	53,3	5
24 de Mayo	7,4	36,2	2
Olmedo	7,1	27,5	1,1
Montecristi	16,2	29,5	9,2
Portoviejo	46,4	61,4	6,6
Manta	54,6	57,1	3,6
Source: INEC, Censo de Población y Vivienda, 2001			
Elaboration: SIISE, 2008			

**Table 3: Households with access to public sewer system**

	Total	Urban	Rural
Ecuador	48	66,6	16,4
Manabi	28,2	50,8	3
24 de Mayo	6,1	27,3	2,1
Olmedo	3,9	15,1	0,6
Montecristi	19,6	46,6	5,6
Portoviejo	45	60,9	2,7
Manta	52,1	54,4	6,6
Source: INEC, Censo de Población y Vivienda, 2001			
Elaboration: SIISE, 2008			

**Table 4: Households with electricity**

	Total	Urban	Rural
Ecuador	89,7	96,6	77,8
Manabi	81,4	94,7	66,6
24 de Mayo	79,1	97,4	75,7
Olmedo	64,7	78,5	60,7
Montecristi	90,5	93,1	89,1
Portoviejo	95,1	96,6	91,3
Manta	95,4	95,7	88,9
Source: INEC, Censo de Población y Vivienda, 2001 Elaboration: SIISE, 2008			

**Table 5: Households with telephone service**

	Total	Urban	Rural
Ecuador	32,2	43,7	12,4
Manabi	18,7	30,4	5,7
24 de Mayo	6	20,3	3,3
Olmedo	7,6	22,8	3,2
Montecristi	11,7	15,5	9,8
Portoviejo	27,5	35,2	7
Manta	30,7	31,8	9
Source: INEC, Censo de Población y Vivienda, 2001 Elaboration: SIISE, 2008			

**Table 6: Households with basic services deficit**

	Total	Urban	Rural
Ecuador	63,1	47,2	90,2
Manabi	80,7	63,8	99,5
24 de Mayo	97,7	85,8	99,9
Olmedo	99,4	97,4	100
Montecristi	93,6	83,1	99
Portoviejo	64,4	51,3	99,5
Manta	61,2	59,4	98,4
Source: INEC, Censo de Población y Vivienda, 2001 Elaboration: SIISE, 2008			

**Table 7: Illiteracy Rates**

	Total	Women	Men
Ecuador	9	10,3	7,7
Manabi	12,5	12,6	12,5
24 de Mayo	22,4	24,8	20,2
Olmedo	22,2	23,2	21,3
Montecristi	12,4	13,6	11,4
Portoviejo	8,4	8	8,7
Manta	7,7	8,3	7,1

Source: INEC, Censo de Población y Vivienda, 2001  
Elaboration: SIISE, 2008

**Table 8: Ave Years of Schooling Completed**

	Total	Women	Men
Ecuador	7,3	7,1	7,5
Manabi	6,1	6,1	6,1
24 de Mayo	3,9	3,8	4,1
Olmedo	3,9	3,8	4
Montecristi	5,4	5,3	5,5
Portoviejo	7,8	7,9	7,7
Manta	7,5	7,4	7,6

Source: INEC, Censo de Población y Vivienda, 2001  
Elaboration: SIISE, 2008

**Table 9: Primary School Completion Rates**

	Total	Women	Men
Ecuador	66,8	65,8	67,9
Manabi	54,8	55,5	54
24 de Mayo	38,2	37,7	38,6
Olmedo	31,5	31,3	31,6
Montecristi	48,7	47,9	49,5
Portoviejo	68,8	69,6	68
Manta	68,4	67,8	69,1

Source: INEC, Censo de Población y Vivienda, 2001  
Elaboration: SIISE, 2008

**Table 10: Secondary School Completion Rates**

	Total	Women	Men
Ecuador	22,6	22,5	22,7
Manabi	17,1	18	16,2
24 de Mayo	6,7	7,1	6,4
Olmedo	4,6	4,8	4,4

Montecristi	12,2	12,7	11,7
Portoviejo	28	29,1	26,8
Manta	24,5	25,1	23,8
Source: INEC, Censo de Población y Vivienda, 2001 Elaboration: SIISE, 2008			

**Table 11: Employment Rates by Sex**

	Total	Women	Men
Ecuador	51,1	30,5	72,4
Manabí	44,4	17,8	70,9
24 de Mayo	40,3	8,1	69,7
Olmedo	45,6	11,5	75,9
Montecristi	41,5	15,9	66,7
Portoviejo	45	22,4	69,1
Manta	46,4	24,5	69,4
Source: INEC, Censo de Población y Vivienda, 2001 Elaboration: SIISE, 2008			