

# **Resilient and Resourceful? A Case Study on How the Poor Cope in Kerala, India**

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## **Abstract**

In the backdrop of the popularisation of social capital, it has become fashionable in development circles to highlight the resilience of the poor in the midst of stresses and shocks as well as their resourcefulness. Expressing scepticism, this article argues that social capital is a 'conditional' resource for the poor, availability of which is dependant on the presence of a 'critical mass' of other resources. The State plays a pivotal role in creating this 'critical mass'. Household level case studies from a village in Kerala, India, on how the poor cope with vulnerable situations, are used to illustrate this point.

*Key words:* Vulnerability, Coping, Social Capital, Kerala, India

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## 1 Vulnerability, Coping and Social Capital

The vulnerable conditions in which rural households, especially the poor, in developing societies live have been well documented in the extant literature (Devereux, 2001). In the absence of adequate insurance or safety nets, idiosyncratic risks such as illness or common risks like crop failure can leave them in precarious conditions (Dercon, 2002). Whereas poverty may denote lack or deficiency, such as not having income equal to the poverty line, vulnerability signifies insecurity. It is defencelessness against or susceptibility to risk, stresses and shocks (Chambers, 1989: 1). In the studies on poverty and vulnerability, a 'stress' is generally taken to mean 'a predictable adverse event' and a 'shock', 'an unpredictable adverse event'. Scoones (1998: 6-7), for instance, refers to stresses and shocks as the 'disturbing forces' that threaten the sustainability of the natural base on which most rural livelihoods depend upon. Coping refers to the mechanisms that the households employ while encountering such stresses and shocks (Ellis, 2006). The activities such as savings, building up assets, delaying farming in times of uncertain weather and diversification of livelihood, which are done in anticipation of stresses and shocks are referred to as *ex-ante* coping strategies. These are contrasted with *ex-post* coping strategies like borrowing, selling assets and reducing the number of meals, which are taken after the occurrence of stresses and shocks (Corbett, 1988; Morduch, 1995; Ellis, 1998).

In the 1990s, the literature on poverty and vulnerability has tended to focus on the resilience and the resourcefulness of the poor in the midst of stresses and shocks. Moser (1998: 5), while elaborating the 'asset vulnerability framework', notes that '...the poor are strategic managers of complex asset portfolios'. The growing popularity of social capital put impetus on such views. Loosely defined as networks and relations, social capital gained currency after Putnam who formalized it as '...features of social organization such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit' (Putnam, 1995, p. 67). The concept forms one of the core elements of the popular tools to study vulnerability such as the sustainable livelihoods approach (Scoones, 1998).

It was largely the efforts of The World Bank, through its 'Social Capital Initiative', that brought that the concept into mainstream development (Bebbington et al, 2004, World Bank, 1998). This enthusiastic view argued that social capital was 'the missing link' in development (Grootaert, 1998) that would help the poor face vulnerable conditions by 'bonding' (relying on family and friendship networks), 'bridging' (associating with people from dissimilar backgrounds) and 'linking' (tying up with people in authority) (Grootaert et al, 2004: 4, Woolcock and Narayan, 2000).

Such upbeat views have, however, been highly disputed, conceptually as well as empirically. Fine (1999) views the popularization of social capital by The World Bank as part of a 'Post-Washington consensus', aimed at the replacement of the old state versus market agenda, yet not implying a return to the developmental state. At a more applied level, several commentators have highlighted issues that matter in poverty reduction such as power, gender and agency. Optimistic claims on social capital often overlook the

issues related to power, as Beall (1997) show using case studies on community involvement in solid waste management in South Asia. Oyen (2002) argues that neither does the poor have the same sort of networks as the non-poor, nor are they allowed to enter into these. Illustrating the Latin American context, Molyneux (2002: 180) notes that though women form the key target group of many social capital oriented poverty reduction programmes such as microfinance, ‘...the social relations in and through which social capital is reproduced are rarely analyzed...’. Considerable differences exist between men’s and women’s networks and since power relations in societies are reflected in and reproduced through social networks, women often find themselves in a disadvantageous position.

Development policies that aim at building social capital with a view that it can be readily used or substituted for other ‘capitals’ (human, economic) have been questioned. Based on field research in Tanzania, Cleaver (2005: 904) shows that the poor ‘...are both more dependant on their ability to exercise agency than others, and less able to do so...’ pointing to the need to focus on ‘...the effects of the lack of material and physical assets of the poor, and to the sociostructural constraints that impede their exercise of agency’. Critics have argued that the emphasis on social capital limits the politico-emancipatory potential of policies by focusing too much on the individual (Schuurman, 2003). Reading in the context of State withdrawal, this would imply that the poor themselves are to be blamed for their inability to cope with vulnerable conditions. Since they could not capitalize on networks and relations, they failed, where in fact, as we discussed above, the living worlds of the poor seriously limit their exercise of agency. Related to this is the recent observation by Gonzalez de la Rocha (2007), drawing on long-term fieldwork, that a ‘myth of survival’ has been created, glorifying the capabilities of the poor to cope with stresses and shocks on their own by relying on their capacity to work and mutual support networks.

It is in the backdrop of this scepticism regarding the resilience and the resourcefulness of the poor that we have framed this article. Drawing from fieldwork conducted in Kuttanad region in Kerala<sup>2</sup>, India, we seek answers to the questions, when, how and to what extent do the households’ own resources (economic, human and social capital) as well as the institutions (government and non-governmental) help them cope. We suggest that, for the poor, social capital is largely a ‘conditional resource’; conditional upon the presence of other ‘capitals’, viz., economic and human. As we shall argue, viewing social capital as a ‘conditional resource’ helps us in understanding not just its constraints, but possibilities as well.

The remaining part of the article is organized as follows. The following section introduces the location of the study and describes the research methods. Household level case studies on how the poor cope with stresses and shocks are presented next. The role of various resources in coping, especially the constraints and the possibilities of social capital, is discussed before concluding.

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<sup>2</sup> Kerala is a southwestern province of India, noted in development literature (e.g. Parayil, 2000) for its high levels of human development and female empowerment (HDI .773 and GDI .746 in 2005, see GoK, 2006).

## 2 Fieldwork and Research Methods

Kuttanad is a collection of a number of villages, many of which lie in reclaimed land, below mean sea level. The economic activity of the region centres on paddy (rice crop) cultivation. Kuttanad has recently been facing an economic and ecological impasse, manifested in the declining profitability of paddy, unemployment, acute drinking water scarcity and pollution. The village where we undertook field research exhibits the characteristics typical of the region. It is remote, accessible only by water.

Field research lasted for about eight months during 2004-05. The study used community level participatory exercises as well as survey of a sample of households. A variety of methods including focus group discussions, informal interviews, observation and triangulation constituted the community level study. The objective was to understand the local contexts and meanings of issues, especially poverty, and to examine the organisation and conduct of self-help and neighbourhood groups<sup>3</sup>. As described in detail in Thomas et al (2006), we developed a 'local method', based on the villagers' view of poverty, to classify the households in the area into very poor, poor, non-poor and well-off as well as to rank the poor in terms of vulnerability.

The local people identified the poor on the basis of the primary means of livelihood of the household head. As such, agricultural labourers, fish workers and other labouring people were categorized as poor. Toddy tappers (traditional local beer brewers), farmers, migrants to the Persian Gulf and government employees were classified as the non-poor. The well-off included the traditionally rich farmers, skilled migrants, business people and those holding better positions in the government<sup>4</sup>. In addition, eight key indicators of vulnerability were pointed out which would make the situation of the poor households precarious. These were:

- (a) Only one income earner
- (b) Man unable to work
- (c) Headed by female
- (d) Dilapidated/badly constructed house
- (e) Has had marriage(s) in the recent past or has girl(s) of 'marriageable age'
- (f) Has children pursuing higher education
- (g) Has not taken farmland on lease in the recent past, and,
- (h) Living inside paddy field

We subdivided the poor in terms of their vulnerability by assigning weights to these indicators. Every poor household was thus given a vulnerability score. The higher the

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<sup>3</sup> The self-help groups in the village were organised by a regional non-governmental organisation whereas the neighbourhood groups were formed under the local government (*panchayat*).

<sup>4</sup> The fourth category, very poor, was defined by the local people as 'hungry households'. None was identified as belonging to this group at the time of the study. Nevertheless, some of the poor households (those ranked as highly vulnerable) could be classified as 'chronic poor', experiencing poverty for extended periods of time (Hulme and Shepherd, 2003).

vulnerability score, the more precarious is a poor household. We will use this ‘local definition’ of poverty and vulnerability throughout this article.

For the household interviews, we selected 100 households in the village. A purposive sample (Bernard, 2002: 182-4) was chosen so as to ensure that it contained households exhibiting the different dimensions of poverty that were identified during the participatory phase. Household interviews were conducted in a semi-structured manner. Data on key household characteristics as well as local indicators of well-being and quality of life were collected along with information on access to formal (government) support and social capital. The households were encouraged to provide information in an historical manner focusing on the key events in the life of the head of the household, especially during the previous five to ten years.

In this article, we rely on household level case studies<sup>5</sup> to illustrate the process and the dynamics of coping during major stresses (predictable adverse events) and shocks (unpredictable adverse events). Specifically, we will examine four events, two each related to stresses and shocks. These have been derived from the eight local indicators of vulnerability listed above. As such, construction of a new house (indicator ‘d’) and marriage of the daughter (indicator ‘e’) represent stresses and incapacitating illness (indicators ‘a’ and ‘b’) and death (indicators ‘b’ and ‘c’) of the male income earner represent shocks<sup>6</sup>. The households that we have chosen are coping poor, with varying degrees of vulnerability, but not chronic poor. As such, none represents a failed case, but having experienced stress/shock in the past five to ten years, each case study vividly shows how the households cope, preventing themselves sliding into chronic poverty.

### **3 Coping With Stresses**

#### *3.1 Construction of a New House*

The major strategies adopted by the poor households in the sample for house construction included using small savings, pawning jewellery, taking loan on land, receiving assistance from the government, borrowing as well as financial help from relatives, neighbours or friends and relying on own labour. One of them reported having received the house as a free gift from an affluent local leader and another, from a church based organisation. Case A illustrates how a poor household manages the building of a new house.

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<sup>5</sup> The decision to adopt a qualitative approach in this article was prompted by two factors. Firstly, the small sample size limited the quantitative data available. Secondly, the available quantitative data focuses on the *major* strategies as reported by the households, which can cloud information on multiple sources and strategies. For instance, many of the poor households in the sample may have used own labour in house construction. However, only three reported it as a major strategy.

<sup>6</sup> Though an investment for the future, household having children pursuing higher education (indicator ‘f’) is a major stress in the short run. However, data limitations did not permit us to examine it in-depth. Not having taken farmland on lease (indicator ‘g’) and having to live inside the paddy field (indicator ‘h’) were cited as indicators of ill-being during fieldwork, but much less importantly.

### Case A

Respondent A (male aged 54), an agricultural labourer, resides in the most deprived area of the village. He has built a two-room house recently. It is yet to be plastered and has brick walls, asbestos roof and cement floor. Since the household belonged to the BPL category<sup>7</sup>, it had received assistance from the government. In addition, Respondent A had also borrowed money from several people. He reported having spent 46 days in building the house. He said he required only 13 sessions (*thachchu*) of labour from outside. His son, a construction labourer aged 28, could manage the building of the foundation of the house. A friend of his son assisted as an unpaid worker (The son helps his friend's family in times of need – death of father, marriage of sister). The total cost came to around 70,000 Indian rupees (roughly 1600 US dollars at the time of study) of which 28,000 rupees came as governmental assistance and the remaining as savings and borrowings. Since he is healthy and working, he is hopeful of repaying the debt in a few years.

For the poor, a house may mean much more than a shelter. As Moser (1998) argues, drawing from large multi-country field research, housing is a 'less familiar productive asset' for the poor, vis-à-vis labour and other well-known assets. Housing, going beyond ensuing well-being, generates income through renting rooms, providing space for home-based production etc. (Moser, 1998: 4). In this study, housing appears as a 'less familiar vulnerability indicator'. Putting it positively, in our context, a good house can be the basis to claim resources, or a 'better deal' from others. Consider the following instance:

Respondent P<sup>8</sup>, non-poor according to the local definition of poverty, owns a house that is rather large and well constructed, though old. It was being renovated and painted at the time of the interview. She said: 'The marriage<sup>9</sup> of our daughter is more or less fixed. We should appear good to the groom and his family.'

While this is true of the better off, even for the poor, having a house on their own signifies much more than mere possession of economic capital. A common remark during our field study was, 'When you have a good house, people know that you are doing well'. Someone who is doing well, in turn, is in a better position to capitalise on other resources, especially networks and relations (social capital), as we shall argue later.

### *3.2 Marriage of the Daughter*

Marriage is a case in point of how culture entangles with development (Rao and Walton, 2004). It is another 'less familiar vulnerability indicator', with contextual relevance, though more acknowledged than housing. For example, studies have shown that even in the states of Kerala and Tamil Nadu in India, which exhibit high human development, dowry and wedding expenses have placed many households in vulnerable conditions (Srinivasan, 2005). Much of the discussions in our focus groups and household

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<sup>7</sup> BPL (Below Poverty Line) is the official categorisation of the Government of India that restricts eligibility to subsidized government services.

<sup>8</sup> Throughout this article, the exact identities of the locations and the names of the people have been withheld to protect anonymity.

<sup>9</sup> Marriage is an event of great significance in our field context, which we shall discuss shortly.

interviews had centered on marriage and bringing up a girl. Costs associated with marriage (wedding, dowry) and subsequent events (birth of the first child) are very high, almost all of which has to be borne by the household of the woman.

Savings in cash and jewellery, borrowing from relatives, friends or neighbours, financial help from relatives and monetary gifts from well-off people and community groups were the major strategies adopted by the poor households in the sample for the marriage of a daughter. One of the poor households also reported sale of land to 'marry off' the daughter. Case B is illustrative.

### Case B

Respondent B (female aged 53), an agricultural labourer, lives in the remote part of the village. Her husband died 15 years back and she stays with her unmarried son, aged 30, a construction labourer. Her daughter, aged 28 at the time of the interview, was married off two years back in 2002. 'It was a difficult time', she said. Her *kutchra*<sup>10</sup> dwelling crumbled down in the flood of 2001. The daughter had already 'gone past the marriable age'<sup>11</sup>. She gave an application for a new house in the *panchayat*, on which she was allotted 28,000 rupees under the BPL scheme only recently. She had to spend her savings in building a temporary dwelling, in addition to the interim relief provided by the government. The proposal from the family of 'this good young man', a driver, came at that time. Although his family expected at least 2,00,000 rupees of dowry,<sup>12</sup> 'he liked the girl very much', and they settled for 1,00,000 rupees. Respondent B immediately ('lest we would miss the opportunity') sold 4.5 cents of her homestead (she had no farmland), for 20,000 rupees, below the market price. She also parted with her cow for 5000 rupees. An amount of around 30,000 rupees was borrowed from different people. 'All were willing to give as they knew that both of us (Respondent B and son) were in good health and would pay back in due course from our labour'. She also received small amounts of cash, gold and clothing as gift from her siblings, church, neighbourhood group and well-off people in the locality. Respondent B and son met all the expenses (hospital costs, costs of ceremonies) related to the birth of the first child. At the time of interview, she was worried that she could give only a gold chain of  $\frac{3}{4}$  *pavan*<sup>13</sup> to the grandchild, and not one *pavan* as she had hoped. It was humiliating for her daughter, especially since she had to stay with her in-laws. 'I had one daughter and see the trouble! Imagine if you have more', Respondent B said. She, nevertheless, defended the practice of dowry saying, 'it is essential for the security and good future of my daughter'.

Case B points to the importance of economic (land, cow, jewellery) and human capital (labour, good health) in coping. More significantly, it shows how social capital is both related to and dependant upon the other resources, a point that we shall elaborate later. Though the depletion of assets would be comparatively less than what is portrayed in this

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<sup>10</sup> The official term a temporary, weak dwelling in India (E.g. thatched roof, wooden walls and muddy floor). The opposite is *pucca*, a permanent, strong house built in the traditional (tiled roof) or the modern (concrete roof) way.

<sup>11</sup> An elusive phrase, the 'marriable age' in the village could be anywhere between 20 and 25.

<sup>12</sup> This includes payment in cash, gold and wedding expenses.

<sup>13</sup> One *pavan* is approximately 8 grams of 22 carat gold.

case study, the condition of the better off is also not much different. Small farmers, a non-poor category, in the area usually take agricultural loan, if possible, or resort to borrowing and pawning jewellery<sup>14</sup> to invest in the crop. Many of them, especially those who had taken land on lease (*paattam*)<sup>15</sup>, explained during fieldwork that they had to postpone the marriage of daughters due to crop failure.

## 4 Coping With Shocks

### 4.1 Incapacitating Illness of the Male Income Earner

Costs associated with illness have been long recognized as a major driver of households into poverty (Pryer, 1989). Occasional sicknesses take away bits of household income, which could be recouped in the short run. In comparison, prolonging and incapacitating illnesses entail direct (expenses on treatment) as well as opportunity costs (labour days lost) for the poor (Russell, 2005).

#### Case C

Respondent C (male aged 35) used to work as an agricultural labourer till three years back when he was diagnosed with heart disease and had to undergo a surgery. He lives with his wife, aged 30, three children, all girls aged 10, 8 and 4, and mother aged 58, in the better-off and easily accessible locality in the village. The household owns 6 cents of homestead (worth around 60,000 rupees) and 4 *para*<sup>16</sup> of farmland (worth around 20,000 rupees). They managed to cover the costs of treatment and medicines with the little savings and jewellery that they had. They also received small amounts of money (100-300 rupees each) during several occasions as gift from relatives, friends and community groups. As hospital visits became regular, they were forced to borrow from neighbors and moneylenders. Respondent C put the household debt at the time of the interview at around 40,000 rupees. His wife, who works as an agricultural labourer, said she finds additional work by traveling to far-off paddy fields, especially during harvest, so that the household can earn extra money and repay some of the debt. His mother, though sick herself, is also going for work. She said she would prefer to take rest after having worked hard all her life, but cannot because the son is ill. Since the household belongs to the official BPL category, they are eligible for subsidized healthcare. However, money needs still to be spent in traveling to the hospital as well as for buying medicines that are not available through public health outlets. The wife borrows 100-200 rupees from the women's neighborhood group, of which she is a member, on most occasions when the couple visits the doctor. This money is usually given free of interest as '...the other group members understand our plight'. Neighbours sympathize with the family and are only too willing to help it within their limited means (they themselves are not much better-off), as

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<sup>14</sup> Though one *pavan* of gold was valued at around 6000 rupees during the study, a poor household may fetch only much less, even as low as 3000 rupees, if it pawns gold to a local moneylender during an emergency.

<sup>15</sup> It has, of late, been a common practice among the well-off, many of them absentee landlords, in Kuttanad to keep the farmland fallow or lease it to small farmers and agricultural labourers. Even in times of good harvest, these farmers are left with only a meagre profit after bearing the costs of cultivation and paying off the lease price.

<sup>16</sup> *Para* is the local measure of farmland (1 *para* = 10 cents).



Respondent C was known as a ‘hard working man’, who ‘didn’t waste money on alcohol’ and ‘took good care of his family’. As for her part, his wife repays the amount she borrows from the group promptly within a few days of labour. In addition, she regularly attends the group meetings and contributes the mandatory 10 rupees every week. Respondent C said that the household has been spending around 1500-2000 rupees on the treatment every month. Of late, it has become increasingly difficult to bring the children up, provide for their education and give them proper food. They were forced to give out the farmland on *otti*<sup>17</sup> for 10,000 rupees. The wife’s parents, who stay in the nearby town, though poor themselves, came forward to provide for the eldest daughter’s education a few months back. She has since been staying with them and attending school. The second daughter receives clothes and books from the nuns who run her school and mid day meal under the government scheme. The youngest daughter attends the nearby *anganwadi*<sup>18</sup> wherefrom she gets food. The household has not cut down the number of meals, but changed the kind of food it consumes. They have begun to depend more on home-grown vegetables, reduce milk and fish intake and buy meat only during festivities.

The case study shows that economic (jewellery, land) and human (extra labour) capital form important constituents of coping during illness for the poor households. The role of social capital is also significant. Borrowing and financial help from friends, neighbours and relatives as well as loan and financial help from self-help/neighbourhood groups were the major forms of social capital reported by the poor in our sample during illness. However, as we shall see shortly, social capital is characterized by a certain degree of reciprocity, making it an unavailable resource for the chronic poor.

#### *4.2 Death of the Male Income Earner*

Death, especially of the male earning member, is another widely acknowledged factor contributing to poverty. Often, death of male earners comes at the end of prolonged illnesses that might already have taken away a large part of household resources, leaving female partners in economic vulnerability and social exclusion (Hulme, 2004).

##### Case D

Respondent D (female aged 39), an agricultural labourer, lives in a newly constructed, incomplete two-room house situated in the middle of the paddy field<sup>19</sup>. She has three children, all boys, aged 16, 15 and 13. Her husband, a fish worker, died at work in 2001. The household had moved from his ancestral home to the present plot after buying it

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<sup>17</sup> *Otti* is a temporary transfer of ownership of land in exchange for a fixed amount of money, often below the market price. During the period, the temporary owner can use the land at her/his discretion. The land is returned back to the original owner upon repayment of the money. *Otti* is different from *paattam* (lease) mentioned earlier.

<sup>18</sup> *Anganwadi* is a village level state sponsored child development centre and playschool formed under the Integrated Child Development Scheme.

<sup>19</sup> It is mostly the poor households that choose to live inside the paddy field. Paddy cultivation in Kuttanad is done below mean sea level in vast fields protected by dykes. During off-season water is let in leaving houses that are situated on elevated plots of land inside the paddy field surrounded on all sides with water. This poses serious constraints on daily life including transportation to the mainland, which is possible only on small canoes.

seven years before his death. It was originally a 2 *para* paddy field, part of which they elevated to build a *kutchra* dwelling. Respondent D said she was not provided with any immediate relief from the government or the welfare fund for fish workers in the event of her husband's death. However, the household was classified as BPL AAY (official category for the very poor and the destitute), which has qualified them to be eligible to receive highly subsidized food grain and kerosene (the house is yet to be electrified) through the public distribution outlet. The household also received 28,000 rupees as assistance from the government to build a *pucca* house. After the husband's death Respondent D's brother and sister came forward to take part of the schooling expenses of the children. The neighbours also helped her by giving small amounts of money as gift and lending money during emergencies. As for her part, Respondent D worked hard trying to find as much labour as possible during the harvest season<sup>20</sup>. She also recalled that the cow that she had bought under the government loan scheme before the husband's death helped the family survive during off-season.

Case D demonstrates the role of the State as a safety net, protecting the poor from falling into chronic poverty (subsidized services, house, cow). More importantly, apart from this rather 'direct' role, adequate and timely State support also ensures that the poor have the basic resources that will enhance their claims to social networks and relations, as we shall argue in the next section.

### **5 Coping Strategies of the Poor: What, When, How and To What Extent?**

Defined as 'the capital base...which are essential for the pursuit of any livelihood strategy' (Scoones, 1998), economic capital could theoretically be the core fallback for a household in crisis. Less susceptible to loss in value in normal conditions, it is accumulated over time as savings, assets and investments. Land (case C), jewellery (cases B and C) and savings (cases A and B) are the major economic resources used by the households that we have studied. The poor, however, fail to garner enough stocks of economic capital to face and survive through stresses and shocks. For them, it is a reliable but largely unavailable resource. Also, it is quickly exhausted during stresses (sale of cow in case B) and shocks (parting with land in case C).

Human capital, to the poor, is the ability to labour and skills. This resource, however, is constrained in many ways. Firstly, illness and disability limit the ability to labour of the poor and accelerate their slide into chronic poverty (case C). Secondly, personal attributes and gender pose barriers in finding work and put ceilings on wages. Finding work, especially during the off-season, requires knowledge and effort (travelling far for work in case C). As Moser (1998) has noted, adverse conditions push women into work ('retired' mother forced to work in case C) and force them to work harder. However, the extra work put in by the women, in cases where the male earner is ill (case C) or deceased (case D) does not compensate for the shortfall as they are underpaid compared to males.

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<sup>20</sup> Most of the poor labourers in Kuttanad, given good health and normal crop, try to find as much work as possible during harvest. Most of the harvest is sold soon after to repay accumulated debt. The remaining grain is stored to provide for food till the next harvest. Relying on public distribution outlets compensates for any shortfall.

Women agricultural labourers in our study area, for instance, are paid only almost half the day's wage for men. Human capital, thus, appears for the poor as an unreliable resource, if at all available.

### *5.1 Social Capital and the Poor: Constraints and Possibilities*

Turning now to the role of social capital: when and how does social capital help the poor? (how) is it related to the other resources?

To the pioneers of the concept, social capital ‘...exists in the *relations* among persons’ (Coleman, 1988, p. 100-1). Applying the concept to development, it has been argued that the poor have and make extensive use of ‘relations’, especially social capital of the ‘bonding’ type (Woolcock and Narayan, 2000: 227). Our results also support this (son's friend helping to build a house in case A, relatives and friends supporting in cases B – for wedding, C and D – for coping with sickness and death).

Key ingredients of the concept of social capital, in its original form (Coleman, 1988, Putnam, 1995) as well as in the way it has been applied to development (Harriss and de Renzio, 1997), include ‘trust’, shared ‘norms’ and action for ‘mutual benefit’. The underlying characteristic here is ‘reciprocity’, a factor very well acknowledged in social capital (Coleman, 1988) and development literature (Moser, 1998). Here, however, the utility of social capital for the poor appears tricky.

Firstly, the social capital argument centers on ‘generalized reciprocity’ (Harriss and de Renzio, 1997), a situation where people share things without expectations of (immediate or short-term) return. In practice, however, there are always expectations of and obligations to return.

The coping poor could keep their social capital in tact since they were able to meet expectations and fulfill obligations. The reciprocity involved need not be ‘equal’ and ‘specific’. For example, in case A, the son's friend ‘repays’ the non-monetary help during father's death and sister's marriage by saving the labour cost. In case C, the wife fulfils the group obligations and benefits from interest free emergency loans. The chronic poor, however, fail to reciprocate. The following is illustrative:

Respondent Q, aged 37, lives with her husband (sick and unable to work for several years) and two school-going children, aged 14 and 12, in a *kutcha* dwelling (hut). Poor and highly vulnerable according to the local definition, the household represents a failed case, chronic poor, as opposed to the coping poor in our case studies. It has little economic capital (owns three cents of land on which the hut has been built, lost jewellery to moneylender, incurred huge debt) and barely survives on Respondent Q's labour. Social capital of the household has been steadily eroding. After defaulting many times on weekly contributions, Respondent Q ‘had to quit’ the women's self-help group. Relatives, friends and neighbours do not help her as they used to, though they ‘still care’. ‘They are also labourers, themselves not much better off’, says Respondent Q.

Secondly, claims to social capital are highly dependent on the presence, ‘perceived’ or ‘real’, of some amounts of human and economic capital.

As such, case B represents a ‘stable household’. People were willing to lend since they were confident that the mother and the son were ‘in good health’ and would pay back from their ‘labour’ (human capital). In case C, the neighbours sympathize with the plight of the man who was ‘hard working’ and ‘didn’t waste money on alcohol’. The case, however, shows a ‘household in a state of flux’, characterized by eroding economic capital and inability to manage on its human capital. It is gradually losing its claims to social capital as a result. The illustration of Respondent Q above represents a ‘failed household’, with no economic capital and little human capital, making it hard to make claims on networks and relations.

Thus, for the poor, the availability of social capital and claims over it depend on (expectations of) reciprocity and the presence of minimum amounts of human and economic capital. In other words, we posit that, for the poor, social capital is a ‘conditional resource’; conditional upon the presence of other resources.

Conceptualizing social capital as a ‘conditional resource’ is advantageous. On the one hand, it throws light on the constraints that social capital imposes on the poor. On the other, on a positive note, it also demonstrates the possibilities that social capital offers. As we have argued, the low levels of physical assets and human capital as well as the sociostructural barriers impeding their exercise of agency (Cleaver, 2005), prevent the poor from drawing on social capital in times of need. Social capital appears, in such instances, as a ‘dependant variable’ meaning that poverty is not caused by a decline in social capital but a decline in social capital is the result of poverty (Schuurman, 2003: 1000).

These apparent constraints, nevertheless, could be turned into opportunities provided there exists mechanisms that help create and sustain economic and human capital for the poor. Endowments of economic and human capital, in turn, will result in the poor being able to claim more from networks and relations. The State, supported by private initiatives, plays a key role here, as demonstrated in the study.

State acts as a provider of basic needs (house in cases A, B and D, subsidized food in case D) as well as a facilitator in crises (flood relief in case B, subsidized health services in case C). However, State support rests on strict norms and ‘objective’ eligibility conditions. These ‘objective’ conditions often come detrimental to the interests of people who are at the brim of the poor – non-poor divide (vulnerable non-poor, transitory poor)<sup>21</sup>. While the State acts as a provider/facilitator, private institutions (NGOs, voluntary initiatives, charity) play the role of a buffer. NGOs operate with lax and ‘subjective’ norms, mixing both the poor as well as the non-poor in their clientele. As

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<sup>21</sup> An example is Government of India’s BPL categorization, frequently referred to in the case studies above. Given the contextual nature of poverty and the diversity of the poor themselves, an interesting issue here is whether the poor peoples’ own indicators of poverty coincide with the ‘objective’ official norms such as ‘BPL’ (Thomas et al, 2006).

such, the transitory poor may find their interests fulfilled by these organizations. For instance, the major NGO in our study area caters basically to the needs of farmers, a group identified as vulnerable non-poor in our participatory study, which would fall outside the target of BPL programmes of the government. However, as we observed during our fieldwork and as studies elsewhere have demonstrated (Thorp et al, 2005), the chronic poor may fail to gain access to NGO programmes or drop mid-way. As far as charity is concerned, it requires ‘connections’, ‘visibility’ and benevolence, making it an unreliable source of coping. Thus, compared to private institutions, State represents, from a rights perspective (de Gaay Fortman, 2003), a ‘legitimate’ and accountable source of support for the poor. Table 1 provides a summary of our arguments.

--- Insert Table 1 here ---

## **6 Conclusion**

Coping strategies of the poor are ‘complex and diverse’ (Chambers, 1989: 3). The various resources pose constraints as well as offer possibilities for the poor. However, they are not able to freely choose and claim these resources. As such there are limits to the resilience and the resourcefulness of the poor. It is, in fact, a combination of resources, than a single one, that helps them cope. However, as we have argued, social capital is a ‘conditional resource’ for the poor and its usefulness is dependant to a large extent on the presence of the other resources.

Our study points to the pivotal ‘developmental’ role of the State, which in recent times seems to have unsuccessfully been traded off with voluntary private initiatives as well as social capital (Akbar Zaidi, 1999, Fine, 1999, Schuurman, 2003). The poor, as we have tried to argue, will benefit from private initiatives, such as NGOs, and be able to capitalize on networks and relations, only when a ‘critical mass’ of other resources is present. Adequate and timely intervention by the State would ensure the presence of this ‘critical mass’.

A key issue here is to identify who are the poor, especially the vulnerable poor, and to target them, preventing their slide into chronic poverty. Given the diversity of the poor and their living worlds (Chambers, 1989, 1995), contextualised indicators and methods to identify the poor and the vulnerable must be developed, just as what we did (Thomas et al, 2006, also see Krishna, 2004), and progress monitored periodically. Local governments, supported by NGOs, will play a crucial role in this process.

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**Table 1 Coping Strategies of the Poor: What, When, How and To What Extent?**

What	When		How	To What Extent
	Stresses	Shocks		
<i>Economic Capital</i>	High	High	Jewellery, savings, land	Reliable but hard to accumulate, basis of claim to social capital, depleted during stresses and shocks – Cases B and C
<i>Human Capital</i>	Medium	High	Labour, skills	Unreliable, depends on labour market conditions (availability of work) and personal attributes (gender, good health, ability to search and find work) – Cases C and D
<i>Social Capital</i>	Medium	Medium/ Low	Borrowing, group membership, gifts, services	Unreliable, characterized by reciprocity, depends on availability of economic and human capital – Cases A, B and C
<i>Institutions</i>	Government	High/ Medium	Poverty targeting schemes (PDS, mid-day meals)	Strict and ‘objective’ eligibility conditions, legitimate and accountable source – Cases A and D
	Private/ NGOs	Medium	Charity, group membership, loans	Lax and ‘subjective’ eligibility conditions, depends on availability of economic and human capital – Case C