18 Access to Livelihood Assets: Insights from South Asia on How Institutions Work

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Abstract

The present contribution is an attempt to understand the conditions that impede some households and social groups in securing a decent livelihood by drawing on 'purported' facilitating institutions. It is generally agreed that access to livelihood assets is negotiated through institutions. However, the way in which these institutions operate in everyday practice and in specific contexts is less well understood. The four case studies presented here therefore analyse how customary norms and state regulations work. The article argues that a deeper understanding of the working of institutions, which in turn influence who is excluded from and who is entitled to access a particular livelihood asset, also provides a bridge to evidence-based development support.

Keywords: Sustainable livelihoods; institutions; customary norms; gender disparities; poverty; South Asia.

18.1   Introduction

*Meager assets, inaccessible markets, and scarce job opportunities
lock people in material poverty. That is why promoting opportuni-
ty – by stimulating economic growth, making markets work better
for poor people, and building up their assets – is key to reducing
poverty.* (World Bank 2000)

Lack of assets has become a key factor in explaining poverty, and thus the
building up of assets of poor people has become a central theme in develop-
ment interventions by states, NGOs and international donors. In terms of
research, this emphasis has received special support through wide use of the
"Sustainable Livelihoods Framework" developed by the United Kingdom's
Department for International Development (DFID 2001), which focuses
heavily on assets or capitals. Asset-oriented interventions in the South Asian
context include, for example, joint forest management programmes in Paki-
stan, infrastructural programmes focusing on health and education in Paki-
stan and Nepal, land reform programmes in Nepal, and agricultural exten-
sion schemes in India. However, many of these programmes face considera-
ble implementation difficulties. Indeed, experience as well as research (see,
for example, Sen 1981) indicate that many social groups find it extremely
difficult to gain *access* to assets required for a decent livelihood:

*[Creating assets] is only part of the story. In a world where political
power is unequally distributed and often mimics the distribution
of economic power, the way state institutions operate may be par-
ticularly unfavourable to poor people. [...] Poverty outcomes are
also greatly affected by social norms, values, and customary prac-
tices that, within the family, the community, or the market, lead
to exclusion of women, ethnic and racial groups, or the socially
disadvantaged. That is why facilitating the empowerment of poor
people – by making state and social institutions more responsive
to them – is also key to reducing poverty.* (World Bank 2000)

Although the difficulties of implementing asset-oriented approaches are
acknowledged in principle (as the above quote from the World Bank indi-
cates), the *actual working of* institutions, social norms or customary prac-
tices, and the concrete ways in which institutions tend to sustain access to
livelihood assets for the already privileged and restrict them for the margin-
alised and poor, are less well understood. The present article aims to explore

this gap and add insights. It brings together the findings of four empirical case studies,[7] illustrating that poverty and insecurity are the result of a lack not (only) of "endowments" but (also) of "entitlements" (Leach et al 1999). The four case studies show which intra- and inter-community dynamics shape the rules of who has access to assets and who does not, whether in relation to health and education, forest resources, or new income-generating strategies and development programmes. We argue that an understanding of the actual working of institutions – which in turn support or obstruct different people's endowments and entitlements – facilitates "strategic specificity in interventions" (Leach et al 1999).

The case studies reviewed here applied a livelihood perspective as well. However, they attempted to go beyond an assessment of *capitals* that (mainly poor) people in rural contexts have at their disposal, in order to grasp specifically the "social and institutional context within which rural individuals and families construct and adapt their livelihoods" (Ellis 2000). The studies focused on: 1) Access of women in northwest Pakistan to health and education services; 2) access of poor households to schooling in Nepal; 3) access of tribal groups in Kerala, India, to agricultural extension schemes; and 4) access of various social groups to forest resources in Pakistan.

18.2 The case studies

The methods used in the individual studies generally included case study research by means of exploratory triangulations and subsequent interviews and selected questionnaire surveys. Conceptually, the studies applied a broad definition of institutions along the lines of North (1990), i.e. as "rules of the game" in the sense of norms, rules and regulations that structure everyday life, as well as the organisations linked with these. Each of the four studies is briefly summarised below, followed by a discussion of its implications.

18.2.1 Gender norms and access to health in Pakistan

This study by Sadaf and Siegmann (Sadaf 2006; Siegmann and Sadaf 2006) investigated household power relations and gender norms in northwest Pakistan in order to understand why women have less access to education and health facilities even though educational and health institutions are present in the villages. Women's literacy rate is lower than that of males (national average for males: 64%; for females: 39%; Government of Pakistan 2005).

In terms of health indicators for women, the country ranks among the lowest in the world. In the rural North-West Frontier Province (NWFP) of Pakistan, gender gaps in access to health and education services are even wider than in urban areas of the province and the country as a whole.

Although there is general criticism of the functioning of educational and health infrastructure, educational and health services are in principle available throughout the province. Reasons for low female access, therefore, need to be sought elsewhere. Given this context, the researchers hypothesised that *social gender norms* are crucial. To study the impact of these norms on access, the case study localities were selected on the basis of different levels of remoteness, as well as distinct 'cultural spaces': One village was located in a relatively poorly accessible highland region (Kanshian), the second in a foothill region (Gali Badral), and the third in the lowlands (Chamttar). Whereas Kanshian and Gali Badral are located in the Hazara region, Chamttar is a Pathan village.

The Pathan, or Pakhtun, are the largest ethno-linguistic group living in the NWFP, and are characterised by rigid gender norms of female seclusion, restricted mobility, gendered division of labour, and *purdah. Purdah* refers to women's confinement within the spatial boundary of a house and covering themselves with a veil whenever they go outside the home; it also relates to male honour. This code of behaviour, deemed to be ideal amongst the Pakhtun, is known as *Pakhtunwali*, and attaches great importance to family prestige, where men are dominant in decision-making and women represent their *ghairat* (honour). This is reflected in the following statement made during a male focus group discussion in Chamttar:

> *Actually we are Muhmand [a Pathan tribe], we are very strict, and we don't allow women to be educated. It is a sense of shame for us. If someone does this, other villagers consider it bad; they consider him as shameless. We can't allow our girls to participate in co-education.*

As mobility is a meaningful and operational indicator within this context, a female mobility index was formulated on the basis of the frequency of female visits to local shops, need for permission from males, and the type of company required for their visits. The Likert scale's lowest value was 2, the highest 20. Overall, the survey revealed that the majority of the respond-

ents (38%) perceived restricted female mobility (index value 5), while 37% of the respondents were assigned an index value of 10. However, mobility was more restricted in the Pathan village (Chamttar) than in Gali Badral and Kanshian (index values were 7, 8 and 15, respectively) – even though female educational institutions were available in all of the study villages. Qualitative data indicated that in Chamttar, female education, particularly learning with and/or from males, was discouraged due to *ghairat* (honour). *Purdah* is considered necessary for female adolescents who attend school. Another impeding factor was that after marriage, demand on females for household work is likely to increase, and parents consider it a liability to educate them. They prefer to send boys to school, as in their perception a boy's education will later contribute to improving the family's financial assets.

Health was also selected as an indicator of human capital. The data revealed that 55% of all women had reported to have suffered from diseases during the past six months, whereas this figure was only 25% for males. Females suffered from chronic diseases, infection and respiratory illnesses more than males. The gender difference was found to be more striking in the Pathan village of Chamttar (44%) when compared with Kanshian and Gali Badral (32% and 20%, respectively). The qualitative survey revealed that men were preferred to women for medical treatment. Childbearing and continuous work during illness and pregnancy makes women victims of additional diseases. Medical facilities were easily available in the city near Chamttar, but *Pakhtunwali* culture was the main reason why female mobility to hospitals was restricted. In Chamttar 99% of all (female) respondents related that they had to seek permission to leave home, as compared to 82% in Kanshian and 92% in Gali Badral (Siegmann and Sadaf 2006). The following statement made during a female focus group discussion in Gali Badral describes this situation from a female point of view: "[...] she feels unprotected when she moves outside. Home is considered a safer place for women; [...] men's *ghairat* does not allow females to work outside."

Thus, apart from lower investments in female education, gender norms – particularly those related to female mobility and traditional ascription of feminine and masculine standards of behaviour – play a central role in poor female education and health.

18.2.2 Livelihoods, social position, and access to education in Nepal

This case study examined the patterns and causes of gender inequality in primary school attendance in the area of Lumbini, Rupandehi District, Nepal (Schärer 2005). The study sample focused on Hindu and Muslim households, and on both government schools and *madrassas* (Islamic schools). It highlights that access is influenced by a blend of 1) livelihood realities of households (incomes, asset base, etc.); 2) images and norms regarding gender; and 3) the social position households have in the local social fabric.

Livelihood strategies are decisive, as they determine the labour contribution required of a given child, as well as the amount and regularity of available financial capital. Hence, a household's livelihood strategies influence parents' perceptions of both direct and opportunity costs associated with children's schooling. Furthermore, the household's composition influences its capacity to pursue different livelihood strategies. The number, age and sex of the household members are crucial factors relating to children's and particularly girls' educational opportunities. A higher number of productive members is likely to reduce opportunity costs for children who come later in the order of birth.

The study showed why girls' education is particularly vulnerable in the poor rural study communities. Gendered division of labour also places a heavy burden of work on girls. The patrilocal marriage system does not lead parents to regard investment in girls' education as beneficial, since girls marry out of their natal family; boys, as future household income earners, are given preference. One Hindu parent even stated: "She is a girl so why should she study? [...] She has to be married. After all she has to do household work and handle the family [...] what's the use of education?" (Schärer 2005, p 89).

Finally, the practice of early marriage is a key reason for girls' disadvantage in educational opportunities. Poverty, the dowry system, and girls' exclusion from the labour market further constrain parents from giving their daughters the same schooling opportunities as their sons. As a result, girls are 'at risk' of not being enrolled, or of being temporarily and permanently withdrawn from school.

Data from this study suggest that caste status and religion are influential factors in parents' choice of the type of school for their children. The majority

of Muslim parents regarded the culturally and religiously oriented education in the Urdu and Arabic languages at the *madrassa* to be essential for their children's needs. As a religious minority in Nepal, some Muslim parents consider the maintenance of religious and cultural identity to be in jeopardy if children are sent to government schools instead of a *madrassa*. None of the Muslim households in the study sample sent girls to government schools, as the practice of *purdah* prohibits Muslim girls from attending co-educational schools. Although both *madrassas* participating in this study included English and Nepali in the school curricula, most Muslim parents nonetheless considered that government education would give their sons access to better jobs, such as government posts. However, young Muslim males have become disillusioned due to limited prospects of finding a government job despite their educational qualifications, and focus instead on vocational training in practical skills or seek labour migration. The majority of Hindu parents send their children to government schools. Parents who can afford to send their children to private schools send only boys for the most part. Quality private schooling is beyond the reach of most low-caste children, and girls in particular.

The exclusion of females from the labour market and from co-education in government schools is a factor that discourages Muslim parents from sending girls to government schools, as well as better-off Hindu parents from sending girls to private schools. In addition to differences in gender and livelihood strategies, the specific situation (e.g. distance from the school) of each study village also influenced parents' motivations and schooling choices. Furthermore, different households in both the Hindu and the Muslim communities under study pursued individual educational strategies. This indicates that motivations and schooling choices are not necessarily primarily determined by culture and religion, but are also influenced by a household's individual financial and social situation.

18.2.3 'Tribals' and access to dairying in Wayanad District of Kerala, India

Wayanad is one of the very few districts in the Indian state of Kerala where agriculture is the primary source of livelihood (SPB 2001). It also has the largest indigenous Adivasi population in the state. According to the census of 2001, 36% of the total Adivasi population in the state live in Wayanad District. The Adivasi are heterogeneous in terms of their traditional livelihoods. At village level, they are divided into the following groups: Kuru-

man, traditionally cultivators and agricultural workers; Paniyan, formerly bonded labourers; and Kattunayakan, traditionally forest gatherers.

Following a distressful situation induced by volatile price fluctuations for cash crops such as coffee and pepper in the context of import liberalisation and the opening up of the country's economy, dairying has become an important livelihood strategy for many poor households. But hardly any of the marginalised Adivasi households have opted for dairying. Why are these Adivasi households not able to adopt dairying as an alternative livelihood strategy although enabling institutions exist and can help to create a favourable environment for them?

This study selected one administrative ward in the village of Pulpalli, where households across various socio-economic groups have adopted dairying as an income-generating strategy. There are many institutions in the village that should enable households to practise dairying. Formal institutions generally include welfare agencies, state policies, societies, and credit organisations in the cooperative sector. For example, the functions of the local 'milk society' include collection and marketing of milk, extension services, and organisation of farmers in self-help groups. Informal institutions include traditional local arrangements, such as *pottanvangal* (adoption of a calf). In this system of exchange a poor household adopts a calf from a household that has several calves, and later, after the first delivery by the adopted calf, the new-born animal is given to the recipient household. *Valam kotukkal* (exchange of manure) is another type of informal institution through which a poor household exchanges cow dung for green fodder from larger holders.

In his ongoing study, the researcher (C.P. Vinod) identified two issues limiting the Adivasi's access to dairying. One is their historical position in the division of labour. Although livestock was part of the farming systems practised by other groups in the area, the Adivasi communities of Paniyan and Kattunayakan were employed only as grazers and were not allowed to milk the cows due to the practice of caste-based untouchability. The second, more important reason refers directly to images of caste. This can be illustrated by the case of Mr. Chamayan, one of the very few Adivasi involved in dairying.

Mr. Chamayan, a member of the landless Paniyan community, was doing exceptionally well. He owned a cow and a calf, which he had received through a development scheme implemented by the local *panchayat* (*panchayat* is a locally elected government with considerable financial and

administrative powers, especially after implementation of the decentralisation programme in 1997). Mr. Chamayan also owned a small piece of land attached to his house, which enabled him to construct a cattle shed. The proximity of the forest and access to it helped him to rear a cow. But the problem he faced was selling the milk. Initially, he was able to deliver his milk to the local cooperative society, but later on they refused to accept the milk on 'scientific' grounds: at some point he failed a quality test because traces of dung were found in the milk. Another option for him was to approach the local tea shops or neighbouring households. But usually local shops do not accept milk produced by the marginalised Adivasi because they believe that milk collected by Adivasi is not pure and hygienic enough. Under these circumstances, dairying as a livelihood option was a daily struggle for Mr. Chamayan.

Thus, a cultural bias against the Adivasi community on the basis of hygiene restricts them from adopting a livelihood option such as dairying. Most of the non-Adivasi in the village believed that the living conditions of marginalised communities are extremely unhygienic. This perception is closely related with the concept of purity and pollution within the Hindu caste system, and also the untouchability practised in earlier times. Even though untouchability based on 'purity and pollution' is a matter of the past, people today 'construct' hygiene by transferring the elements of untouchability into the modern public concept of health.

18.2.4   Communities and access to forest resources in northwest Pakistan

The North-West Frontier Province of Pakistan is rich in forests, as about 40% of the country's forest area is situated in this province. However, the forest depletion rate is very high in Pakistan in general (FAO 2005) and in the NWFP in particular. To stop this trend, the provincial Forest Department, with the support of several donors, introduced the system of Joint Forest Management (JFM) in selected villages. Here, village development committees (VDCs) and women's organisations (WOs) were established to manage the natural resources of the village and to initiate village infrastructure improvement projects under the coordination of the Forest Department.

Research findings (Shahbaz 2007) indicate that poor villagers in particular have less access to these new institutional arrangements, even though these are expected to improve poor people's access to forest resources. In

order to understand the reasons behind this situation, case study analyses were combined with a quantitative survey based on stratified sampling. The research findings hint at two main reasons: one is the considerable differences in expectations regarding the new institutions among the various groups involved; the second refers to a misconception of the notion of community.

Most of the households were using forests and forestland predominantly for subsistence needs (e.g. firewood, timber for house construction). Financial livelihood needs are not met by forests, but through remittances in the context of migration (see also Steimann 2005). Therefore, livelihoods were based in areas far from where the family in question was living. In turn, forest conservation was a lower priority for these people as compared to financial security. This implies that the households' expectations from the VDCs (established in the context of JFM) related to fulfilling their subsistence needs – whereas the project documents and actual practices indicate a commitment of the Forest Department mainly to forest protection, with little attention paid to income concerns.

Research showed that access to forest resources for poor households was more difficult than for wealthier people, as expressed in comments such as the following:

> [...] we are poor people and we cannot survive without wood, but the Forest Department imposes restrictions on us while for the wealthy people there is no problem at all.

> [...] we have to use firewood during winter otherwise our children will die of cold. We also have to use wood to repair our roofs because during the winter heavy snowfall badly damages our houses. But these governmental employees consider the forests as their property and not only demand money from us but also allow the rich people and outsiders to cut trees just for a few hundred rupees.

> [...] the timber smugglers are influential and they can give money to the Forest Department but I don't have enough money even to buy food for my family therefore I cannot bribe them to take wood from the forest.

Access to forests is first of all negotiated through the intermediary agents of the Forest Department staff – and this everyday reality is reproduced in the

new institutional arrangements as well. As a matter of fact, poor households have the least participation and representation in new JFM institutions such as VDCs and WOs. The study specifically probed whether the forest reform process has taken care to include marginalised (low-income) segments of the population.

The correlation of income (per capita) and the participation rate (and related trust in these new institutions) were calculated. Significant positive correlation was found between income as well as relationship and trust of the respondents in the VDCs and the Union Council[8] (UC). Similarly, significant positive correlation was found between income and extent of participation (in the activities of VDCs, WOs, and the UC). These positive correlations indicate that people with less income had less trust and participated less in these institutions, whereas comparatively wealthy people (with more income) had a higher degree of trust in the institutions. This was confirmed by qualitative interviews, in which respondents mentioned the dominance of elites and influential households in these institutions, as well as the uncooperative attitude of the Forest Department. For example, one respondent stated: "[...] what are you talking about? Nobody listens to us. I don't know much about the committee (VDC), whose president is a Sayyed and most members are Khans and Sayyeds [the influential tribes]."

18.3   Conclusions and outlook

The case studies summarised in this article address the issue of how institutions actually work. They examine educational and medical institutions, institutions created for the management of natural resources (forests), and traditional 'rules and regulations'. These studies go beyond the conventional approach of assessing livelihood capital as advocated by DFID in its Sustainable Livelihoods Framework. The DFID approach – if used as a blueprint recipe – has its shortcomings, as has been stated by a number of critics (De Haan and Zoomers 2005), most notably because it emphasises poor people's assets and their potential improvement, but gives no explanation of the causes of unequal access. The studies presented here embarked on an explanation of the reasons behind unequal access and showed why an 'enabling' institutional support system – which should help poor households in the case study villages to enhance their asset base and adopt viable livelihood options – was inaccessible for some social groups.

The insights gained in three South Asian countries show how, for example, customary norms (gender norms, ethnic affiliations, cultural bias, etc.) determine who is excluded from and who is entitled to access particular assets. Socio-cultural contexts and power relations influence access to certain assets. In practice, 'marginalised households' are quite heterogeneous in terms of socio-cultural norms and traditional livelihood strategies. Therefore, the "room for manoeuvre" (Long and Long 1992) they have depends on their position within the Adivasi group in the Kerala case, their ethnic and gender affiliation in the Pakistan case, and their religious affiliation in the Nepal case. This means that the socio-economic and cultural specificities of an area, and the ways in which they work in everyday reality, need to be taken into account in development projects, and that policies and interventions should be tailored to specific local contexts.

Endnotes

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[8] The Union Council is at the lowest tier of the local government system and usually comprises 6–8 villages.

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