Editorial Introduction: Vulnerability, Coping and Policy

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Vulnerability

'Vulnerable' and 'vulnerability' are common terms in the lexicon of development, but their use is often vague. They serve as convenient substitutes for 'poor' and 'poverty' and allow planners and other professionals to restrain the overuse of those words. Some precision can be found in the use of 'vulnerable groups' where this refers to pregnant and lactating women, or child or to disadvantaged communities such as Scheduled Castes and Scheduled Tribes in India. More often, though, vulnerable is used simply as a synonym for poor.

Vulnerability, though, is not the same as poverty. It means not lack or want, but defencelessness, insecurity, and exposure to risk, shocks and stress. This contrast is clearer when different dimensions of deprivation are distinguished. For example, physical weakness, isolation, poverty, and powerlessness as well as vulnerability. Of these, physical weakness, isolation and poverty are quite well recognised, and many programmes seek to alleviate them; powerlessness is crucial but it is rare for direct action against it to be politically acceptable; and vulnerability has remained curiously neglected in analysis and policy, perhaps because of its confusion with poverty. Yet vulnerability, and its opposite, security, stand out as recurrent concerns of poor people which professional definitions of poverty overlook.

Vulnerability here refers to exposure to contingencies and stress, and difficulty in coping with them. Vulnerability has thus two sides: an external side of risks, shocks, and stress to which an individual or household is subject; and an internal side which is defencelessness, meaning a lack of means to cope without damaging loss. Loss can take many forms—becoming or being physically weaker, economically impoverished, socially dependent, humiliated or psychologically harmed.

Failure to distinguish vulnerability from poverty has had bad effects. It blurs distinctions and sustains stereotypes of the amorphous and undifferentiated mass of the poor. Poverty is often defined by professionals for convenience of counting. In terms of flows of income or consumption. Anti-poverty programmes are then designed to raise incomes or consumption and progress is assessed by measures of these flows. Indicators of poverty are then easily taken as indicators of other dimensions of deprivation, including vulnerability. But vulnerability, more than poverty, is linked with net assets. Poverty, in the sense of low income, can be reduced by borrowing and investing; but such debt makes households more vulnerable. Poor people, in their horror of debt, appear more aware than professionals of the trade-offs between poverty and vulnerability. Programmes and policies to reduce vulnerability—to make more secure—are not, one for one, the same as programmes and policies to reduce poverty—to raise incomes.

Care is also needed because vulnerability and security start as 'our' concepts and are not necessarily 'theirs'. To correct and modify them to fit local conditions requires decentralised analysis, encouraging, permitting, and acting on local concepts and priorities. As defined by poor people themselves. To date, such analysis indicates that for them, reducing vulnerability and enhancing security are recurrent concerns. Moreover, in recent years, while conditions have improved for some people, hundreds of millions of others have become more vulnerable: through greater exposure to physical or political disaster or threat, through higher costs of meeting contingencies such as health expenditures, or through loss of assets through individual or widespread disasters which have used up their reserves, leaving them less to cope with future needs and crises.

With concerns like these a workshop on vulnerability and coping was held at IDS in September 1988, leading to this Bulletin. Some 20 people took part, about half of them reporting on recent fieldwork. The focus was at the household level, and the aims were to try to understand better the nature of vulnerability, how poor people cope with risks, shocks and stress, and what should be priorities for policy and research.

Unlike poverty, vulnerability lacks a developed theory and accepted indicators and methods of measurement. The articles in this Bulletin provide ideas and materials which should contribute towards developing these. Most directly, the first article, by Jeremy Swift, presents a critique of parts of Amartya Sen's entitlement theory, and then outlines a new analysis of vulnerability and security based on a classification of assets into investments, stores and claims. Investments
Perspectives

These articles are distinguished from much writing on deprivation by being based on direct, personal field research, and the insights derived from patient and sensitive learning from those who are vulnerable and poor. The findings often do not fit normal preconceptions. They qualify and complicate our view of vulnerability and coping. They challenge stereotypes of the poor and of programmes to help them. Readers will identify their own perspectives among those presented. I shall pick out five which strike me as important, and which have implications for policy and research.

1. Poor People's Priorities

The concepts of poverty which most influence policy are those of the rich, who assume that they know what poor people want and need. By emphasising income and consumption, they neglect other aspects. Nor should vulnerability and security be given more attention than they deserve, case by case. Poor people have many criteria of well-being and deprivation. It is the outsiders who simplify them down to one or two, or a few. In his re-survey after 20 years of two villages in Gujarat, N. S. Jodha (forthcoming) found that the households whose real per caput incomes had declined by more than five per cent were, on average, better off on 37 of their own 38 criteria of well-being. Besides income and consumption, they were concerned with independence, mobility, security and self-respect.

The view is common that the poorest 'live hand-to-mouth'. This simplifies and distorts. Besides food they have other priorities. Although their wants and needs are usually complex, some of what they express as priorities can be captured by the three words survival, security and self-respect. Significantly, Beck found, as did Jodha earlier, how much self-respect can matter to the poorest. Most of Beck's respondents said that loss of respect was worse than hunger.

Similarly, very poor people can show extreme tenacity in taking a long view and struggling through sacrifice to maintain the basis of their livelihood. De Waal found a woman in Darfur, on leaving her village in the famine, preserving millet seed for planting by mixing it with sand to prevent her hungry children eating it. The primary aim of famine victims in Darfur was to
generally, poor people try to diversify their portfolio of mobility. Although their economic status was children's earnings foregone. Nor did the poorest in The investment strategies of the poor also vary. As the chakkiliyans described by Heyer who for a time accept being at the beck and call of one master. But most poor people do not choose to put all their eggs in one basket. Rather they reduce risk, increase adaptability, and seek a degree of autonomy, by developing and maintaining wider options, through the ability and willingness of different household members to do different things in different places at different times.

The range of means which poor rural people use for subsistence, to maintain their livelihoods, and to cope with contingencies, is impressive. Some are obvious and well known: cultivation, herding large and small stock, labouring in agriculture, off-farm economic activities, mortgaging and selling assets including future labour, begging, theft, and the splitting, dispersal and migration of families. Others which are less visible, less well recognised and less studied are mentioned in this Bulletin. They include eating less and worse, deferring medical treatment and expenditure, exploiting common property resources (such as the wild foods of West Bengal and Darfur), and share-rearing. In addition, Taal. Beck. Evans and Pryer all mention mutual support. In the Bangladesh slum described by Pryer, some workers had a self-help sickness insurance, and mutual help was common among poor slum women but little talked about. Most of these activities are hard for outsiders to see, and easy to harm by policy interventions which are blind to them.

The investment strategies of the poor also vary. As Heyer found, education can be an unproductive investment for some, with high opportunity costs from children's earnings foregone. Nor did the poorest in her village buy land, partly because it would entail loss of mobility. Although their economic status was similar, the chakkiliyans and the panadis showed very different social and economic behaviour. More generally, poor people try to diversify their portfolio of assets, defined in Swift's inclusive sense to include investments, stores and claims, so that they can handle contingencies and bad times better and minimise irreversible loss.

De Waal's Darfur study also illustrates local diversity. The behaviour of rural people in Darfur during the 1984-85 famine does not correspond with normal outsiders' expectations. They returned to their villages in order to cultivate, walking away from relief food to re-establish the basis of their livelihoods. This can be interpreted partly in terms of two local conditions: a relative abundance of wild foods; and a low level of past contact with government, including no previous experience with relief food supplies. Famine behaviour in Northern Ethiopia is different: there, people are more inclined to move to roads in distress, having in the past been supported by government in crises. Part of the diversity of strategies derives thus from people's past experience, and in turn affects how best to intervene.

ii. Strategies: Complex and Diverse

In the common stereotype, the lives of poor people are simple and uniform. The reality is often the opposite. The coping strategies of those who are poor and deprived vary by region, community, social group, household, gender, age, season and time in history. As the case studies illustrate, most poor people have strategies which are complex and diverse. There are some who seek a single source of support, like the chakkiliyans described by Pryer who for a time accept being at the beck and call of one master. But most poor people do not choose to put all their eggs in one basket. Rather they reduce risk, increase adaptability, and seek a degree of autonomy, by developing and maintaining wider options, through the ability and willingness of different household members to do different things in different places at different times.

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late. This is mortgage, sale or loss of tangible assets in
order to obtain food, culminating in loss of means of
livelihood and destitution. Many millions in Sub-
Saharan Africa, after the crisis of 1984-85 are more
vulnerable than before, because they have used up or
lost most or all of their tangible assets, and have so
little opportunity to build them up again. In
consequence, it now requires a less severe crisis to
bring them to dependence on outside support.
These trends to greater vulnerability are not universal.
But where they occur, they pose problems for policy.
The question is whether and how the state and the
international community should and can be open to
claims which were formerly met by patrons, kin and
the disposal of tangible assets.

iv. Assets, Contingencies and Livelihoods
Contingencies impoverish in different ways. House-
holds have different strategies and exploit or cash their
assets in different combinations and sequences.
Following Swift's separation of tangible and intangible
assets into investments, stores and claims, the
strategies of poor people can be seen as the
management of a complex portfolio of assets, each
with a different profile. The criteria of poor people
teemselves deserve empirical investigation, but some
characteristics of tangible assets that appear important
can be noted: on the positive side, divisibility, ease of
sale or mortgage, and good price including avoiding a
distress sale and maintaining value in bad times; and
on the negative side, bad effects of disposal of assets
can include loss of production, diminished value of
labour power, and loss of self-respect. The strategies
and sequences of coping with crises vary by household
and by local conditions, but Corbett's (1988)
comparative analysis of studies of four famines found
that an early step taken by poor households when they
see bad times coming is to change their diet and eat
less, reflecting in part the priority they give to
preserving those assets which provide their means of
livelihood.

One view has been that while poor people have assets
such as livestock, they should not receive support since
they can sell them and so remain independent. In
contrast, it can be argued that past crisis interventions
have often come too late, after poor people have
become poorer by disposing of productive assets, or
after they have taken debts or obligations which
prejudice their livelihoods, and that future inter-
ventions should come earlier.

v. The Care of Adult Bodies
The main asset of most poor people is their bodies.
General and measureable concepts like 'labour
power', 'labour availability' and 'dependency ratio'
blunt this sharp point, and miss the stark personal
reality. The good ethical and humanitarian reasons for
providing health services and reducing suffering from
sickness sometimes serve to divert attention from the
economic aspects of ill-health, analysed by Corbett.
These include the plain facts that the poorer people
are, the more it matters to be able to work and earn,
the more they depend on physical work, and the higher
are the personal costs of physical disability.
At the same time, the bodies of the poorer are more
vulnerable than those of the less poor: they are more
exposed to sickness from insanitary, polluted and
disease-ridden environments both at work and at
home, and to accidents in their work; they are weaker,
with malnourishment and previous sickness tending to
reduce resistance to disease and to slow recovery; and
the poorer have less access to prophylaxis or to timely
and effective treatment. Worse, in rural tropical
conditions, these and other adverse factors usually
combine in a seasonal syndrome during the rains when
high exposure to infection, hard work in cultivation,
food shortages, isolation, indebtedness and low access
to health facilities, occur together and interact. The
time when it most matters to be able to work is then
also for many the time when they are physically
weakest and most at risk.

Among the physical factors which impoverish,
accidents have been neglected, yet many of the poor
are exposed to disabling accidents. Rural activities
such as quarrying, mining, fishing, hunting, building,
brick-making, ploughing, and herding, and urban
activities — in factories, transport and construction —
are often physically hazardous. The resulting
accidents are rarely counted and little considered in
the literature, yet again and again, individual case
studies of destitute households reveal an accident as
the event which impoverished — disabling an adult,
especially a breadwinner. At a sudden blow, the body,
the poor person's greatest and uninsured asset, is
devoured or ruined. From being an asset, at one stroke
it becomes a liability that has to be fed, clothed,
housed, and treated. A livelihood is destroyed, and a
household made permanently poorer.

Medical costs, too, can impoverish. Where treatment
is sought, as Corbett and Pryer show, it often entails
heavy expenditure until the household exhausts the
tangible assets it can sell or mortgage. Where the
treatment fails but the sick person survives, this leaves
the household destitute and with a dependent adult to
support. Once the household is assetless and chronically
poor, the costs of any further treatment may be spread in only small amounts, which are then,
as Pryer found, greatly exceeded by the earnings
foregone from work lost through disability.

The importance to the whole household of the
physical capacity of adults is highlighted by the studies
of both Evans from Guinea, and Pryer from
Bangladesh. Evans' model of the progression of river-
blindness in a husband shows appalling pressure
placed upon other members of the household, leading to malnourished children and the early death of his wife. Pryer’s finding — that households where an adult earner had been sick during the previous month were two and a half times more likely than others to have a severely malnourished child — carries the same implication. Much attention has been focused, correctly, on the health and well-being of women and children, and nothing should detract from that. But what we now see is that among the very poor the health of a breadwinner, whether male or female, is critical for the well-being of the rest of the household; and that preventing disability in breadwinners, or curing it, can also prevent malnutrition in children. Indeed, the cheapest way to prevent child malnutrition may often be to prevent adult sickness, and the most sustainable way to overcome the malnutrition of a child may often be to overcome the disability of an adult.

Implications for Policy

The most general policy implication of these perspectives is to question our assumptions. In Heyer’s words, ‘what seems obvious is often wrong’. The solution is again and again to enquire of the poor what they want and need, and to strive to understand their conditions and how they cope. The answers will point both to interventions which enable them to be better off in their own terms, and, often, to a change of priorities and programmes.

For poor people, there are trade-offs between vulnerability and poverty, or, to put it positively, between security and income. Some programmes, like the Integrated Rural Development Programme in India, seek to raise incomes but at the same time entail a loan and indebtedness. But poor people all over the world are reluctant to take debts which increase their vulnerability. One implication is, therefore, that government programmes which, whatever their benefits, make poor people indebted or in other ways more vulnerable, should be treated with caution. Such vulnerability can be reduced through group loans, and through insurance which covers the debt if the asset is lost. Reducing vulnerability can be as important an objective as reducing poverty.

More specific policy implications are presented in articles in this Bulletin. Without summarising these, some which stand out are:

i. To Investigate and Treat Each Group and Situation in its Own Right

This Bulletin makes the point again and again that the conditions and strategies of poor and vulnerable people vary. There are practical limits to tailoring policy and action to individual persons, households or groups, and programmes targeted to the poorer are notorious for missing their targets and being captured by the less poor. Nevertheless, action can fit better when based on sensitive understanding of who are at risk, what they want and need, and how they cope.

ii. To Support Diversification, Security and Current Coping Strategies

Labour shortages, sources of off-farm incomes, mobility, new economic niches opened up by economic growth, better marketing and prices for the produce of small farmers, access to services, cheap food, and a variety and abundance of common property resources, are all examples of conditions in which poor people stand to do better through diversification. Nabarro, Cassels and Pant stress the basic importance of economic growth, and of a range of inputs, services and welfare provision that can be used by households when they need them. Diversification of what is provided permits diversification of income sources and assets. Support for current coping strategies can take many forms. In detail, much depends on local conditions and needs. When poor people’s priorities, strategies and conditions are the starting point, the conclusions may not be conventional. Two examples arising from fieldwork in Mali are improving communications to areas where wild foods are abundant, and enabling poor people to buy food cheaper in bulk (pers. comm. Susanna Davies).

iii. To Monitor Vulnerability and Act on Asset Indicators

Early warning systems are now many. As Swift points out, low assets would be good indicators of vulnerability. The question is whether it is feasible to monitor the assets and exposure of vulnerable communities and groups so that action can be triggered early enough to prevent or minimise further impoverishment at times of stress.

iv. To Put Floors under the Vulnerable

The Maharashtra Employment Guarantee Scheme provides a model of how, given the administrative capability to respond, poor people can be empowered to demand and receive work and remuneration when they need it. Food-for-work schemes require less sustained administration, and can have the same effect — putting a floor under the poor to enable them to survive a bad time without having to become poorer. It seems more cost-effective, besides more humane, to use such means to reduce vulnerability and prevent impoverishment than, once people are poorer or destitute, to try to enable them to recover.

Guaranteed markets at good prices for whatever poor people sell at bad times are another form of floor. The items sold vary locally, including livestock, poultry, firewood, charcoal and other tree products, and
jewellery. Where people are going to sell these anyway, maintaining the prices they fetch can only help those who have to sell.

Cheap and accessible food is another form of floor. Whatever their defects, programmes such as Andhra Pradesh's cheap rice help the poorest, providing they have access to buying it. Assuring basic food at low prices is one of the safest ways of mitigating poverty and reducing vulnerability.

v. To Improve Fallback Food

The neglect of famine crops and wild foods in agricultural research promises scope for quick gains through the international transfer of germplasm and for big gains from breeding. The need for a non-toxic variety of the fall back food kessari dal (Lathyrus sativus) is mentioned by Beck. In this case, a low toxin variety bred in Canada is being transferred to Ethiopia where other research is also going on. There are probably many similar opportunities, unexploited because famine and fallback foods have not until recently been considered important or of professional interest.

vi. In Epidemics, to Help not only Sick Adults, but also their Dependents

In microcosm, Evans' study of river blindness in Guinea gives hints and clues for scenarios for AIDS in rural areas, as its acute phase becomes prevalent. River blindness differs in that those afflicted become disabled and die more slowly than with AIDS, and so are dependent for longer, but there are also strong similarities. With concentrations of acute AIDS, the progression of decline described by Evans for a household would affect whole communities, with rising dependency ratios, increased child labour (and withdrawal from schools), decreasing areas under cultivation, greater vulnerability to other diseases, declining capacity for mutual support, and out-migration by older children. In such conditions, the priority will be not just to care for the sick but to sustain the survivors, who will include the very old and the very young.

vii. Implications for Research

Policy for research is one key to better practice. Besides the articles which follow recent empirical research [e.g. especially Rahmato 1987] has shed new light on vulnerability and coping. But much also remains to be known and understood. Some research priorities are indicated in contributions to this Bulletin. Many more could be suggested. Among those that merit mention are:

- Developing simple and sure methods for enabling poor people to analyse their conditions and identify their priorities:
  - developing and testing indicators of vulnerability. These might include households' net assets, labour power, dependency ratios, access to food, and exposure to external stress and shocks;
  - assessing the modes, costs and benefits of prevention rather than cure — of reducing vulnerability and preventing impoverishment compared with enabling recovery;
  - assessing and comparing vulnerability and assets within households, between groups of people, and between regions and continents, and how these change over time, with special attention to a) groups and areas where vulnerability increases, and b) impoverishing costs of medical treatment;
  - assessing and comparing coping strategies under stress, including sequences of response, thresholds between types of response, and the value and use of different sorts of assets;
  - the effects of civil disorder (war, raiding, refugees, theft etc.) on vulnerability and coping strategies. This is a gap in this Bulletin, and would include effects on both a) the economic environment, including local markets and the quantity, quality, and reliability of supply, and cost of food and other basic goods for purchase or barter, and b) household strategies, including farming practices, food storage and intra household availability and division of labour.

- relief and development policy, and the fit and effects of alternative relief policies and practices in
differen! conditions and on different groups. This includes the relative importance for survival, limiting suffering, and sustaining livelihoods, of food relief, cash relief, cheap food including bulk purchase, food-for-work, fodder relief for livestock, employment guarantee schemes, small loans, purchase of tangible assets poor people sell at times of stress, health and medical interventions, and ways of strengthening and supporting people’s present strategies for coping:

the effects of adult disability and death on household viability, strategies and behaviour. This could build on the work of Evans and Pryer, and the longitudinal studies of Nabarro, Cassels and Pant, and would be of special relevance in regions where the acute phase of AIDS becomes endemic.

**Conclusion**

The conclusion has to be humility. Through the new insights from their fieldwork and analysis, the contributors to this *Bulletin* show how ignorant, and sometimes how wrong, we in the development professions have been. Through local study and individual cases, they also show how varied is that universe of vulnerability and poverty for which we seek simple explanations and single solutions. Most who read these articles will feel unease at the confidence with which in the past we have combined ignorance with error. They may speculate too on how wrong we continue to be.

The lesson for the future is to enquire and question, doubting what we think we know, and learning from and with those who are vulnerable and poor, as contributors to this *Bulletin* have done; and to do this, not once, not in one locality, and not for one group only, but again and again, in each place, and for each sort of person. For that is the surest path to better understanding, and to action that will better fit and serve the diversity of conditions and people and their changing priorities and needs.

**References**


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