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Extending the Resource-Based Approach to Livelihoods: An Urban Application to Turkish *Gecekondu* Households ¹

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Abstract

This article critically examines the existing conceptualisations and explanations provided for understanding the socio-economic behaviour of the poor households in order to lay the foundations of a new model designed to extend the existing resource-based approach to livelihoods. The proposed model groups 'household responses to poverty' into four key types: income generation, income allocation, consumption and investment. In explaining household responses and their poverty outcomes, it focuses on the role of different resources beyond income (e.g. social capital), along with wider structural forces and household characteristics which influence the availability and benefit delivery capacity of these resources. The new model is shown to provide a theoretically more sophisticated framework with greater explanatory power and empirical applicability.

Keywords coping, household, livelihoods, poverty, resource profile approach, strategy, survival

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1. Introduction

The poverty struggle of individuals, households and families has attracted substantial research attention from diverse disciplines and fields of study, including anthropology, sociology, economics, human geography and development studies. The relevant literature dates back to the first anthropological studies on ghetto poverty (Liebow, 1967; Peattie, 1968; Stack, 1974). Since then a vast amount of research has been performed within different parts of the world, extending from economically less developed countries to more advanced and former socialist economies. Some of these studies has an urban focus (e.g. Chant, 1991; Clarke, 1999; Eames and Goode, 1973; Gonzales de la Rocha, 1994; Hoodfar, 1996; Kempson et al., 1995; Mingione, 1991; Moser, 1996; Norris, 1988; Pahl, 1984; Roberts, 1991), while others explore

¹ *Gecekondu* in Turkish means 'built overnight' and refers to squatter housing that has mostly been authorised in the 1980s.

the lives of poor people living in rural areas or at the urban-rural interface (e.g. Bebbington et al., 2007; Carter and May, 1999; Colin et al., 2000; Hart, 1986; Meert, 2000).

The above sketched literature tends to examine the socio-economic behaviour of poor households from a strategy-based perspective but terminology used in conceptualising such behaviour varies considerably. Household ‘survival’, ‘livelihood’, ‘coping’ or ‘work’ strategies illustrate some of the frequently used conceptions. Studies from this literature are primarily concerned with the question of how poor households cope with their impoverishment, make a living or make ends meet. Only a fragment of these studies develop and/or use a theory-driven approach to understand what contributes to success or failure in household responses to poverty. Two major frameworks used previously to explain possible influences draw on Polanyi’s three modes of economic integration (Meert et al., 1997) and the resource-based approach to livelihoods. As shown later in detail, variants of the latter approach are applied more extensively in rural than in urban settings (for urban examples see e.g. Eroğlu, 2011; Moser, 1996; Pryer 2003; Rakodi and Lloyd-Jones eds., 2002).

This article seeks to extend the resource-based framework in order to develop a theoretically more sophisticated model that is empirically applicable to urban contexts. The article is organised into three main parts. The first part lays the conceptual foundations of the new model, based on a critique of the widely used notions of household survival, coping and livelihood strategy. This section gives reasons as to why these concepts are rejected in favour of the term ‘household responses to poverty’, and provides a comprehensive division of key responses. The second part presents the explanatory perspective of the new model on household responses and their outcomes for poverty. Through a critical assessment of the two aforementioned frameworks, this section demonstrates why a new model is needed to supplement the resource-based approach. The third part empirically illustrates the ways in which the improved model contributes to our understanding of poverty and the responses households devise against it. This model has previously been applied to an urban setting in a

case study of *gecekond* households living on the periphery of the Turkish capital (Eroğlu, 2004; 2011). By drawing examples from the case study, this section demonstrates the advances it makes on the existing resource-based framework. The article concludes by addressing the strengths and limitations of the new model.

2. Conceptualising the socio-economic behaviour of poor households

A variety of concepts have been used to describe the socio-economic behaviour of the poor households, the most popular of which is ‘household survival strategy’. This section questions the appropriateness of this notion by examining its three elements in turn. Two alternatives to the idea of survival, coping and livelihood, are also considered to show why the term ‘household responses to poverty’ is better suited to the purposes of the proposed model.

2.1 The household: can we speak of household behaviour?

This section discusses whether the household constitutes an appropriate unit of analysis given the feminist critique of the household as an undifferentiated entity. Feminist scholars have rather drawn attention to conflicts of interest and inequalities between household members in their share of rewards and responsibilities (e.g. Whitehead, 1981). The recognition of the differentiated nature of the household led some scholars to ask whether the concept of household (survival) strategy truly reflects the ways in which decisions are made (Bruce, 1989; Folbre, 1988; Morris, 1990; Schmink, 1984; Wolf, 1990). It was argued that what appears to be a household strategy can typically be a decision of the male head or individual members (Bruce, 1989; Wolf, 1990). Some scholars thus suggest that the concept is misleading and should be abandoned (Wolf, 1990).

The above considerations challenge the idea of household with real joint interests. This view is however questioned by scholars who argue that the very basic objective and mutual obligations of ‘survival’ makes the household something more than the sum of its members’ individual trajectories (Crow, 1989; Pahl and Wallace, 1985; Rakodi, 1991; Roberts, 1991; Sharma, 1986). One should therefore expect to see some co-operation between members in

relation to who decides what, who does what and who obtains what goods and services. There indeed exists some evidence to suggest that through explicit or implicit negotiations, household members can work out solutions that contribute towards the enhancement of collective welfare (Fernandez-Kelly, 1982; Gonzales de la Rocha, 1988). Consequently, given its character as ‘a mix of conflict and co-operation’ (Sen, 1990), I believe the household remains an appropriate unit for analysing behavioural responses to poverty.

Turning to define the boundaries of the term household, the literature offers several alternatives. Some studies depict it as a unit of reproduction (Chant 1991; Gonzales de la Rocha, 1994; Lomnitz, 1977; Roberts, 1994; Schmink, 1984); others as a unit of resource (e.g. income and labor) pooling and sharing (Friedman, 1984; Sharma, 1986; Stauth, 1984), or as an organizational unit sharing mutual obligations of ‘survival’ (Fontaine and Schlumbohm, 2000; Mingione, 1991). Each of these definitions conveys an important function of the household but tells us very little about its boundaries.

Two main criteria are jointly applied here to define the scope of the concept. The *first criterion* is co-residence, which is often omitted from anthropological definitions (see e.g. Friedman, 1984; Lomnitz, 1977; Martin and Beittel, 1987; Mingione, 1991; Roberts, 1991; Wong, 1984). In contrast, this criterion is retained here in order to maintain the analytical distinction between the household and wider social relations (Gonzales de la Rocha, 1994). However, in order to prevent the reduction of the household to a residential group a *second criterion* is introduced; i.e. members living under the same roof must feel obliged to other residents in terms of making ends meet. This criterion is significant in that it emphasizes the fact that there is more to the household than its economic functions.²

Consequently, the household is understood here as a unit where members permanently or intermittently co-reside and enter into explicit or implicit ‘negotiations’ as to how resources

² One emerging issue concerns how to treat groups of individuals who live apart but continue to share mutual obligations of making a living (e.g. long-distance commuters and seasonal migrants). Here, I believe the temporal dimension of living arrangements becomes important in terms of separating the household from wider social relations. This means that only those who temporarily or periodically live apart can be treated as a household unit.

should be pooled, mobilized and allocated to make ends meet, albeit not on an egalitarian basis.

2.2 Strategy: do poor households make plans?

The existing literature tends to approach livelihood, coping and survival behaviour from a strategy-based perspective. The concept of strategy has been favoured for two main reasons. The first is to challenge the notion of the poor as ‘passive victims’ whose actions are determined by structural forces. The second is to counter the idea of the poor as living in a ‘culture of poverty’; a set of self-perpetuating deprivations and learned behaviour patterns continuing across generations (Gonzales de la Rocha, 1994; Pahl and Wallace, 1985; Roberts, 1991; Schmink, 1984). The term is thus of particular relevance to poverty research. However, it is often applied indiscriminately, i.e. without paying attention to theoretical boundaries and/or providing empirical evidence (Schmink, 1984; Wolf, 1990). This section focuses on the key meanings attached to the concept in the sociological literature in order to identify its boundaries and then discusses whether we can ascribe strategic value to socio-economic behaviour of poor households.

The concept of strategy was, as Fontaine and Schlumbohm (2000) point out, first used in military terms and then transferred to economics through game theory. This particular perspective on strategy found its reflections in sociological literature. Most notably, Crow (1989) uses the term to refer to rational, long-term and conscious actions that require choosing between alternatives. The strength of this definition derives from Crow’s clear identification of the scope of the actions that can be called strategy. This helps prevent the erosion of its analytical value through indiscriminate application. However, scholars dispute the idea that the strategy is meaningful only when actors are aware of the choices and the rationale behind their actions, and view unconscious elements, such as culturally transmitted practices, as part of strategic action (Anderson, 1971; Bourdieu, 1977; Certeau, 1984; Fontaine and Schlumbohm, 2000; Morgan, 1989; Pickvance and Pickvance, 1994).

For instance, drawing on a theory of practice which recognizes the limits of awareness in lived experience, Bourdieu (1977) argues that agents engage in strategic action by means of *habitus*, i.e. an ‘inter-subjective environment’ incorporating past experiences (Calhoun, 1993). From this perspective, the term strategy is understood as complex combinations of the aims of actors and the principles guiding their choices of means, which neither requires complete awareness of all possible options or an unrestricted choice of action (Fontaine and Schlumbohm, 2000). This means that strategic actions no longer involve choosing among several objective possibilities or making predictions (Calhoun, 1993; Certeau, 1984; Fontaine and Schlumbohm, 2000). The strength of Bourdieu’s approach stems from his emphasis on habit rather than strict rational calculation. By introducing the concept of *habitus*, he draws our attention to the fact that agents’ decisions and actions are deeply influenced by tradition (culture) and past experiences, and hence they are prone to involve elements either in the form of misrecognition or non-recognition. However, the scope of his definition remains potentially too wide: it involves unconscious as well as pragmatic actions, and hence risks losing the cutting edge of the term strategy.

Thus, it seems more appropriate to follow scholars who take a middle ground between Crow and Bourdieu’s conceptions of strategy by restricting it to actions that involve a choice regardless of whether or not they are a product of conscious thought processes. From this point of view, can we say that households ever act strategically in their responses to poverty? Some scholars express their doubts simply because the degree of choice the alternatives offer may be non-existent (Clarke, 1999; Crow, 1989). As Roberts (1991: 138-9) quotes from Haguette (1982), the idea of the poor as pursuing strategic action may be a ‘myth’ given that ‘survival depends on selling one’s own and one’s family labour cheaply and under whatever conditions are offered’. This is a plausible but rather strong argument in that there are indeed areas where strategic actions are likely for those in poverty. For instance, my research on informal financial

associations demonstrates that however small their savings, poor households can make plans about their deployment (Eroğlu, 2010b).

Consequently, the concept of strategy remains relevant to understanding the socio-economic behaviour of poor households despite the problem of indiscriminate application which I sought to minimize by reinstating its conceptual boundaries. To fully overcome this problem researchers need to be careful to apply the term only when sufficient evidence can be supplied for it, which can however be tricky given the individuals' limited awareness of their aims and choices (Bourdieu, 1977).

2.3 Survival: a useful concept?

Despite its widespread use, the term survival is often used as a catch-all phrase lacking definite boundaries (see also Davies, 1993). This section outlines two distinctive meanings attached to the concept, and discusses how useful they are in understanding the socio-economic behaviour of poor households.

One predominant approach associates survival behaviour with short-to-medium term actions that lead households to stay in a certain socio-economic position in contrast to social advancement. This particular use of the term has been found mostly in family (life) studies which distinguish between survival and social mobility strategies (Cornell, 1987; Folbre, 1987; Hareven, 1982; Roberts, 1991; 1994; Tilly, 1987). To illustrate Roberts (1991: 139) defines survival strategies as 'a set of decisions-actions performed to organize the household to get by in the short or medium term' whereas social mobility strategies refer to 'allocative decisions such as over children's education, the purchase of a house, or improvement in job qualifications that will bear fruit in the longer term.' The other approach defines survival in terms of reproduction, and uses the concept beyond its strict sense of 'getting by' to include practices which might bring about the promotion of welfare and possibly social mobility across generations (Mingione, 1991).

Comparing the usefulness of two approaches to survival, the former makes a clear attempt to give the concept a distinctive meaning. However, the distinction between survival and social mobility remains rather blurred because, as Hareven (1982) herself points out, long-term plans e.g. about home buying and migration are likely to permeate aspects of everyday life. By contrast, despite its attempt to separate ‘basic’ from ‘inessential behaviour’, the latter approach serves no purpose beyond calling reproduction by another name. Moreover, there are issues concerning the temporal dimension of these approaches. The problem with the first one is that it does not clarify how short an action should be to be regarded as survival and with the other, the problem stems from its neglect for the fact that what is reproductive in the short term can be a disaster in the long term.

More fundamentally, however, both of these approaches are flawed due to their failure to recognize that even where it is equated with aim, outcome or mere existence³, the term survival remains unworkable for the following reasons. First of all, equating survival with aim runs the risk of assuming that the outcomes will be as intended. Yet, linking it with outcome is not a viable option either, as this leads to the risk of attributing effects to behaviour without further evidence. Finally, if we simply relate it to mere existence, then ‘non-survival’ becomes unobservable. Consequently, the term survival is inherently susceptible to indiscriminate application, and hence will not be used here.

2.4 Coping and livelihood: viable alternatives?

The literature also approaches the socio-economic behaviour of poor households from the viewpoints of coping and livelihood. This section briefly discusses whether these concepts constitute viable alternatives to survival.

Two distinct meanings are attributed to the term coping. Some studies describe it as getting by on a daily or weekly basis and solving problems as they arise (Anderson et al., 1994; McCrone, 1994), whereas others use it to indicate activities devised to combat crisis conditions (e.g. Corbet, 1988; Davies, 1993). The former offers clear boundaries for the concept, but

³ I thank Professor Chris Pickvance for bringing these aspects of survival to my attention.

excludes planned actions. The latter, due to its reference to transient conditions, seems inapplicable to responses to chronic poverty. Consequently, the term coping provides only a partial coverage of possible responses to poverty and hence will not be applied here.

Turning to the notion of livelihood that has found widespread recognition both within academic circles (e.g. Chambers and Conway, 1991; Chambers, 1995; Grown and Sebstad, 1989; Pryer, 2003; Rakodi, 1999; 2002; Scoones, 1998) and development agencies such as CARE, DFID, Oxfam and the UNDP (Carney et al., 1999). The literature offers a series of definitions for the concept. To illustrate, Grown and Sebstad (1989: 941) define the 'livelihood system' as 'a mix of individual and household survival strategies, developed over a given period of time that seeks to mobilize available resources and opportunities'. Similarly, for Chambers and Conway (1991: 6), 'a livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living'. In essence, the livelihood definitions combine two elements: ways of making an urban or a rural living and the resource base required for it. The former often extends beyond formal employment. In Grown and Sebstad's (1989: 942) own words, "[t]he livelihood systems concept does not connote the sense of a fixed time and place of work and of employer-employee relationship. It [...] captures more completely the ways that individual members of a household are deployed." The term thus has a close connection with the concept of 'work' used in its broader sense to include formal and informal spheres of economic activity (e.g. Pahl, 1984; Papanek, 1979; Sharma, 1986).

The strength of the livelihood concept stems from its combining two elements: ways of making a living and the resource base required for it. However, its connotations for earning an income limit the behavioural scope of this concept. For example, practices, such intra-household income allocation, considered to have significant repercussions for 'secondary poverty' remain outside its remit (Chant, 1985; Eroğlu, 2009a; Rowntree, 1910; Vogler and

Pahl, 1994; Wilson, 1987). Thus, like the term coping, it remains to offer only a partial coverage of potential responses to poverty.

Overall, the above considerations indicate that an alternative conceptualisation of household behaviour is required: a) to embrace a broader range of actions than the notions of livelihood, coping and strategy will allow, and b) to avoid the problem of indiscriminate application inherent to the concept of survival. The proposed model favours the term ‘household responses to poverty’ to embrace both strategic and non-strategic responses devised against persistent or transient forms of poverty, and to include intra-household practices of income allocation (for previous applications of the term see Moser, 1996). It is therefore referred to here as ‘the household response model’.

3. Classifying household responses to poverty: towards a comprehensive division

The following question emerges from the above discussion: what types of responses do households devise to counter poverty? The household response model advanced here is based on a four-fold division: income generation, income allocation, consumption and investment. Contrary to studies from diverse literatures which address *one* or *more* aspects of this division, based on a range of ideas such as labour-consumer balance⁴, income diversification, income-consumption smoothing and money management, the proposed model provides a comprehensive coverage of key response types. These are next outlined in turn.⁵

Income generation involves formal and informal activities whereby households mobilize their labour and non-labour resources to obtain an income. Thus, this behaviour category allows a particular focus on gender divisions within the labour market and the specific ways in which adult and child labour of both sexes contribute to household income.

Unlike survival studies that define income as ‘everything that comes into the household in cash

⁴ Chayanov uses the concept of labour-consumer balance in analysing how the net income is distributed between peasant families’ consumption needs, farm investments and savings (Thorner, 1966).

⁵ In arriving at this division, household decisions and activities that inflict changes in household size, structure and/or location e.g. nesting (i.e. integrating members of other households), fission (i.e. disintegration of the family members), fertility control and migration were also considered. For a discussion of such responses, see e.g. Moser (1986).

or kind' (Gonzales de la Rocha, 1994; Hoodfar, 1996), income is understood here to have monetary elements only. These include wages, earnings from petty commodity production and commerce, rent, interest, monetary help from social contacts (e.g. remittances), and transfers from the state and other institutions and associations (e.g. benefits, donations, and pensions). This definition of income is partly influenced by the works of the Household Research Working Group at the Fernand Braudel Centre (see e.g. Friedman, 1984), but differently from these studies, home-made consumable goods are excluded on the grounds that these act more as a compensation for income than income *per se*. The definition adopted here also assists empirical measurement.

Income allocation refers to decisions and practices regarding the distribution of income within the household. They allow an exploration of the extent to which income is spent on individual and collective needs of the household members and whether any surplus obtained is saved individually or jointly by some or all members. The fact that income is not always allocated equally or fairly⁶ between members or in ways that prioritise basic needs makes such decisions and practices crucial to understanding what Rowntree (1910) refers to as 'secondary poverty'. While the broad category of income allocation applies to all household types, the distinction drawn between overt and covert mechanisms of income allocation provides particular insight into the poverty implications of power relationships between married/cohabiting couples. The fundamentals of these mechanisms are sketched below (see also Eroğlu, 2009a).

Overt mechanisms comprise those that are known to and seemingly approved by both partners, and are based on the distinction drawn, as in the works of Pahl (1989) and Vogler (1994), between the concepts of 'financial control' and 'financial management' to emphasize 'the hierarchy of financial responsibility' within the household (Morris, 1990: 106). The former involves making important decisions concerning how income will be distributed, and how responsibilities for different expenditure areas will be shared, and is often operationalized

⁶ For a discussion of 'fair' vs. 'controversial' personal spending, see Author (2009a).

by looking at which partner has the final say in financial matters. The latter refers to the processes whereby these decisions are implemented in practice.⁷ Concerning *covert mechanisms*, they operate when either partner withdraws a portion of the total income without an explicit agreement with the other partner, and exerts exclusive discretionary power over how to allocate this money. The money obtained in this way can be kept as savings and/or used as a budget for various expenditures. I refer to these simply as secret kitties (Eroğlu, 2009a).

Consumption refers to those activities situated on a continuum from commodified (i.e. paid for) to non-commodified (i.e. unpaid for), which indicates the level of monetisation within consumption practices, and hence the extent to which they a) enable access to goods and services (monetized or otherwise) and b) counteract income shortfalls.

The underlying idea here is that once income has been generated, poor households, by definition, experience an income deficit, i.e. an imbalance between their income and consumption needs, which they are obliged to redress by obtaining additional money (e.g. through borrowing or selling assets) and/or by reducing the cost of consumption through engagement in commodified to non-commodified spheres.

The *commodified* end of the spectrum includes activities households engage in to reduce the level of expenditure on monetized goods and services. Substituting certain consumption items with their cheaper market equivalents, reducing their quantity and going without illustrate such practices. Deferring immediate consumption needs constitutes a longer-term example. The *semi-commodified* sphere involves activities which allow access to goods and services that are subsidized or partially non-monetized. Self-provisioning (e.g. food preserving) epitomizes semi-commodified consumption, but not exclusively so. Finally, the *non-commodified* sphere embraces activities which enable access to goods and services that are unpaid for, at least at the point of entry. Use of free national health services, electricity theft

⁷ A number of typologies were developed by previous studies to describe the ways in which household incomes are managed, based on the extent of each partner's access to income and personal spending money (Pahl, 1989; Vogler, 1994). Their usefulness in understanding poverty has been assessed in another article by the author (Author, 2009a).

and receipt of in-kind donations constitute a few examples. In their efforts to counteract income shortfalls, households are likely to combine one or more activities from each sphere. One possible outcome of these activities is that households will go into debt in order to maintain a consumption level. However, it also remains likely that they will cut consumption down to such levels that a 'surplus' may be obtained for investment.

Investment involves the purchase or acquisition of financial and non-financial assets expected to yield a future return. In acquiring assets, households may use the 'surplus income' they generated, borrow from formal or informal credit sources, and/or convert existing assets. In principle, investment is considered here to be distinct from insurance behaviour since the latter is aimed specifically at protection against future risks. However, in practice, the distinction between them can be blurred. For example, a flat bought today for shelter may help compensate for the loss of earnings in old age.

A comment is necessary about the place of borrowing within the above division of behaviour. It is rather unlikely that household practices of semi-and-non-commodified consumption will completely eliminate income deficit. Likewise, any income surplus obtained through cutting down on consumption is unlikely to be enough to pay for sizeable assets. In these circumstances, additional money may need to be borrowed from formal and/or informal credit sources. The money obtained in this way is distinct from income in that it has to be paid back in the future. It can however be used to meet consumption needs, or to purchase asset(s), or both. In the model, the purpose behind borrowing practices determines whether they should be treated as part of consumption or investment. For this reason, the model does not define borrowing as a fifth response category, but nevertheless it remains possible to do so.

4. Explaining household responses to poverty

The article now turns to explain household responses and their outcomes for poverty. To this end, existing explanatory frameworks are critically examined first. This is followed by the presentation of the approach adopted by the household response model.

4.1 Current explanatory frameworks: an overview

This section reviews the economic integration and resource-based approaches used previously to explain household survival or livelihoods. The first draws on the three modes of integration Polanyi (1977) used originally to classify economies, i.e. reciprocity, redistribution and exchange (see e.g. Meert et al., 1997; Meert, 2000). For Polanyi (1977), each form specifies an institutionalized movement of goods and persons whereby the elements of economic process (e.g. material resources and labour) are linked together, and effective integration of these movements depends upon the pre-existence of supporting structures, i.e. institutions. The mode of reciprocity involves the flow of resources at least between two symmetrical groups whose members display similar economic behaviour towards each other. Redistribution concerns the distribution of resources accumulated in a ‘recognized centre’ by virtue of custom, law or ad hoc central decision. Polanyi mentions that redistribution not only applies to society as a whole, but also to smaller groups, such as tribes and households. Finally, exchange signifies a bi-directional movement of goods between persons dispersed or randomly placed in the system, and hinges on the existence of a market.

The economic integration model allows us to explore the role of key institutions such as the market, the state and the household/community networks in household choices of action. Institutions are deemed to play a ‘mediating role’ in constraining the free play of interactions as well as providing resources for actions to take place (Kazepov, 2005). This particular role of the institutions gives the model its ability to bridge macro and micro levels. Furthermore, although the focus on three modes of integration enables a broad coverage of behaviour, the model still excludes certain actions that are significant to poverty. For example, the redistribution mode can only be partially applied to income allocation because not all incomes are managed from a recognized centre. Spouses can indeed handle their earnings separately, as in the independent management system proposed by Pahl (1989).

The second approach, which is referred to here as the resource-based framework, has been given a variety of names in the literature such as ‘livelihood framework’, ‘capital assets framework’, ‘asset vulnerability framework’ and ‘resource profile approach’. Variants of this framework have often been used to study rural livelihoods. Broadly speaking, resources (assets or capital) are treated here as an essential element of making a living, and hence a key determinant of poverty. Individuals and households are viewed as agents in control of a resource portfolio, but structural limits to their agency are also recognized.

Studies from this perspective conceptualize the content of the resource portfolio in different ways (see e.g. Bebbington, 1999; Carney et al., 1999; Chambers and Conway, 1991; Chambers, 1995; Grown and Sebstad, 1989; Ellis, 2000; McGregor and Kebede, 2002; Moser, 1996; 1998; Meikle, 2002; Piachaud, 2002; Pryer, 2003; Rakodi, 2002; Saltmarshe, 2002; Scoones, 1998; Swift, 1989; White and Ellison, 2007). For reasons of space, I shall illustrate a few of these variants only. Swift (1989: 11) uses the term ‘livelihood assets’ to refer to ‘a wide range of tangible and intangible stores of value or claims to assistance which can be mobilized in times of crisis.’ These ‘livelihood assets’ are categorized into investments (human investments, individual productive assets, collective assets), stores (food stores, stores of real value such as jewellery, bank accounts) and claims (on the community, patrons, the government and international community). Moser (1996) also distinguishes between tangible and intangible ‘vulnerability assets’ but classifies them rather differently into labor, productive assets (e.g. land, housing) human capital, household relations and social capital. Extending the work of Moser, Carney et al. (1999) groups livelihood assets into human capital (time, number of household members, health and skills), social capital, physical capital, financial capital and natural capital.

Given its emphasis on resources available for action, this framework offers a more micro viewpoint on poverty than the economic integration approach. However, taking account of structural forces and their role in enabling and constraining access to resources, it still leaves

room for linking micro and macro levels. Therefore, it constitutes an important step in the direction of explaining household responses and their outcomes for poverty. Three common limitations with this framework, however, restrict its value.

First of all, the conceptualisation of the resource portfolio is often problematic for two reasons. The first concerns indiscriminate application of the term resource. The scope of the concept is indeed rather wide, embracing both material and non-material objects that imply a capacity (Pickvance and Pickvance, 1994). However, some variants of this approach use the term too broadly e.g. to include health, household size and/or religion as part of the resource profile (see e.g. the works of Carney et al., 1999; Rakodi, 2002; White and Ellison, 2007). I believe this is due to the failure to separate the means that are directly deployable (e.g. labour power) from the factors that determine the availability or capacity of these means (e.g. health and religion). I would argue that only the former forms a sound basis for identifying resource types.

The other reason concerns the failure to produce jointly exhaustive and mutually exclusive resource categories. Key resources have mostly been brought to light by different variants but no single variant contains all key resources. For instance, the classification by Carney et al. (1999) overlooks the categories of bodily resources (e.g. human organs) and institutional entitlements (e.g. rights to social security). Moreover, some variants make joint use of resource types that imply a similar capacity. For example, Bebbington (1999), who treats human and cultural capital as distinct resource types, disregards the theoretical foundations of the concepts laid out respectively by Bourdieu (1986) and Coleman (1990), and hence overlooks the fact that both cover educational skills and qualifications. Unlike some writers (e.g. White and Ellison, 2007), I find the overlapping use of resource categories problematic in that it jeopardises the empirical applicability of any given model.

Secondly, the resource-based framework completely ignores the behavioural dimension of poverty. The absence of such a dimension prevents systematic examination of resource mobilisation in relation to household behaviour; thereby making it empirically less workable.

Finally, the current framework has a limited capacity to explain the key effects on poverty. As is increasingly accepted, it obscures our understanding of structural influences by placing disproportionate emphasis upon resources (Beall and Kanji, 1999; Gonzales de la Rocha, 2001a; 2001b; Haan and Zoomers, 2005; McGregor and Kebede, 2002). Despite notable attempts to hypothesise or explore such influences (Bebbington, 2007; Carney et al., 1999), this limitation remains true for most variants of this approach and its empirical applications. More fundamentally, the resource-based framework fails to recognize that household characteristics (i.e. size, structure and life-cycle stage) can affect poverty by virtue of their role in shaping household resources. Likewise, the distinctive role of individual values and beliefs in moulding household resources and responses also goes unnoticed.

From the above discussed limitations of the current resource-based framework in explaining household responses to poverty, it does not follow that it should be replaced completely. However, it needs to be supplemented with a novel approach that: a) sets out mutually exclusive and jointly exhaustive resource categories, b) distinguishes key aspects of household behaviour, c) demonstrates the likely relationships between household resources, behaviour and poverty and finally, d) recognises major poverty inducing (or reducing) factors beyond resources. This new approach underlies the household response model whose explanatory elements are outlined next.

4.2 Towards an improved explanatory approach

As shown earlier, the proposed model identifies four key types of behaviour: income generation, income allocation, consumption and investment. These are explored in terms of the relationships summarized in Figure 1.

<insert Figure 1>

Before describing the key influences upon household responses and their poverty outcomes, two points need to be clarified. The first concerns the definition of poverty. Here, poverty is understood in terms of deprivation (i.e. the absence of living standards deemed critical to maintaining a decent life), and it is considered to occur both at the *overall* household and intra-household levels.⁸ The former concerns standards of living whose absence directly affects all members (e.g. access to housing) or produces a shared sense of deprivation, and takes into account access to resources whose benefits are shared collectively (e.g. a flat used as a family home). The latter emphasizes the relative differences between members' standards of living, for example, in personal areas of consumption. The proposed distinction is of particular value in understanding the outcomes of income allocation practices.

The second point concerns the interactions between the main components of the model. As shown in Figure 1, these relationships are neither viewed as static nor uni-directional. This, for instance, means that the ways households respond to poverty can affect its extent and/or intensity but the reverse is also true. Poverty can lead households to respond in ways that would reshape their size, structure and resources as well as the structural conditions to which they are exposed. To illustrate, household practices of restructuring (e.g. merging with other households) and relocation (e.g. migration) can produce such effects (Moser, 1996).

Turning to the hypothesised influences on household responses to poverty, these include: a) the wider structure, b) household characteristics (i.e. size, structure and life-cycle stage), c) the composition of household resources, and d) household members' values and beliefs, including religion. As shown in Figure 1, the model recognizes the distinctive role of values and beliefs in shaping both household resources and behaviour. For reasons discussed in Section 4, it separates out resources from religion which may, for instance, determine the type

⁸ As part of the model, an instrument was designed to measure overall household deprivation, namely a *Factor Weighted Index of Deprivation* (FWID), building upon those developed and used by Townsend (1979), Mack and Lansley (1985) and Halleröd (1994). The FWID combines three 'objective' dimensions of deprivation (i.e. monetary, consumption and work-related) and weighs them according to subjective perceptions regarding which items are more critical to deprivation. The deprivation measures and their corresponding weights are selected through a unique application of factor analysis. See Author (2007) for details on the development of the FWID and the improvements it makes on methods used previously.

of social networks household members become involved in as well as their approach to women's work outside home.

The remainder of this section focuses on three forces that are considered key to understanding household responses to poverty. The **wider structure** embraces economic, social, cultural, political and environmental forces operating at different levels: global, national and local. Hence, it represents a wide range of factors that are beyond the household's immediate control. For instance, they extend from broader policies driven by supra-national bodies (e.g. structural adjustment programs and trade policy) and government policies designed centrally or locally (e.g. housing and social security policies) to external influences relating to the urban, regional or neighbourhood context (e.g. conditions prevalent within the urban labour and property markets). The wider structure is understood to have a bearing upon household characteristics, resources and behaviour. To illustrate, the conditions of unemployment can affect household decisions about child bearing and hence numbers available for work, which might lead small households to make intensive use of their labour resources by having one or more members engaged in more than one job. Furthermore, neighbourhood characteristics can play a role in the production and maintenance of social capital or solidarity networks (see e.g. Forrest and Kearns, 2001; Sönmez, 2007) while the wider urban context can shape the way low-income families manage their work and time demands (Roy et al., 2004).

The model, due to its focus on the individual practices of the households, conceives of the wider structure as an independent factor. Yet, it should be noted that households can contribute to structure (re)building through participation in collective actions such as social movements. This could remove some of the constraints on their resources and behavioural choices. The recognition of collective claims to social welfare may, for instance, result in improved access to state benefits and services.

Household characteristics, which consist of size, structure and life-cycle stage, are construed to have potential effects on household resources, behaviour and poverty. Previous studies have shown that these characteristics equip the households differently in their struggle against poverty (Gonzales de la Rocha, 2001b). Research attention has been drawn to the role of household size, structure or life-cycle in shaping poverty, the extent of household involvement in informal work and/or women's labour market participation (Chant, 1991; Gonzales de la Rocha, 1994; Grootaert et al., 1995; Krishna, 2004; Lokshin and Yemstov, 2001; Vinay, 1985; World Bank, 2005). Household structure was also seen as an object of decisions/actions households take to combat poverty, or more specifically to change their dependency ratios (see e.g. Cornia et al., 1987; Moser, 1996; Selby et al., 1990). Merging with members of other households illustrates such actions. Hence, household characteristics have a dynamic quality, partly resulting from the households' control over their size and structure.

Finally, **household resources** are viewed as capacities that can be mobilized in their own right or in combination with others to generate material and/or immaterial benefits (e.g. information, money, goods, services and moral support) from a variety of sources such as the market, the state and the household. These capacities are hypothesized a) to determine the nature of household responses and hence the outcomes for poverty and b) to be bound by household characteristics and the wider structure. A new distinction is drawn between the *availability* and *benefit delivery capacity* of resources to demonstrate the specific effects of these two sets of forces. To illustrate, while the stage in the life cycle can determine the availability of labour resources, the competition between informal and formal sectors of the economy can impact upon their capacity to generate an income. Likewise, Leach et al. (1999: 233) uses the concepts of endowments and entitlements to separate 'rights and resources that social actors have' from utilities they derive from legitimate effective command over goods and services. This distinction differs subtly from my own in that it places emphasis on benefits obtained, whereas I stress the ability of resources to provide benefits.

Households are construed to have a portfolio that potentially includes the resource types listed in Figure 1. These types are formed by reorganizing the previous classifications of the household resource portfolio, which are deemed limited for reasons outlined in Section 4. Starting with *time*, this is a significant resource used in combination with others, but on its own it implies little capacity (Pickvance and Pickvance, 1994). Concerning *bodily* and *labor resources*, some variants of the resource-based framework place them under the category of human capital but this de-emphasizes the distinct ways in which the former can be mobilized without requiring any labour power. Examples of this comprise child trafficking and organ sale. Labor resources can be put to use both in paid and unpaid work. From this perspective, it becomes possible to explore gender and age divisions within the domestic as well as the labour market sphere.

Turning to cultural, economic, and social forms of capital, these are considered to be convertible to each other (Bourdieu, 1986). Therefore, interactions between them are in fact more complex than Figure 1 suggests. The model employs Bourdieu's conception of the first two forms. The term *cultural capital* is used here in the sense of skills, knowledge and qualifications individuals acquire through formal education as well as their personal life experience. Thus it is understood to have formal and informal dimensions. *Economic capital* denotes resources which are immediately and directly convertible into monetary terms (i.e. financial and non-financial assets), and may be institutionalized in the form of property rights. Economic capital hence embraces monetary income, and financial (e.g. jewellery, foreign exchange and bank deposits) and non-financial assets (e.g. house, farm land and urban plot).

By contrast, the model departs considerably from Bourdieu's conception of *social capital*, which combines social contacts and benefits accruing through them. His definition demonstrates the key limitations inherent within most uses of the term, which concern boundary setting and empirical applicability (for a critique of earlier conceptions of social capital see Eroğlu 2010a). In developing a clear-cut and empirically useful concept, the model

borrowed from Pizzorno's (2001: 5) idea of restricting social capital to 'the relations in which more or less durable identity of participants are recognized'. However, Pizzorno excludes market-based contacts from the domain of social capital which, I believe, is problematic given the evidence that informal transactions can take place also between employers and employees (Kalaycıoğlu and Rittersberger-Tılıç, 2001; White, 1994). Thus, the concept is extended here to embrace relatively durable relations established both inside and outside markets. This particular conception of social capital can be operationalized by asking whether the respondent intends to maintain links with a given contact in the foreseeable future.

The model acknowledges that social capital can have a potential downside as well as a capacity to deliver material and non-material benefits. Furthermore, it recognizes that the body of relationships depicted as social capital is by no means uniform in character, and distinguishes between two types, based on a hybrid of Blau (1964) and Sahlins' (1974) theories of social exchange. One refers to reciprocal contacts with which household member(s) enter into social transactions on a balanced or generalized basis, sometimes with the intention to accumulate advantage at the expense of others. The other involves power-based contacts with which household member(s) comply in exchange for the benefits such compliance produces. The latter thus includes patron-client relationships⁹, whose significance for the lives of poor people is well-documented (Banck, 1986; Burgwal, 1995; Heper, 1982; Lomnitz, 1977; Nelson, 1979; Norris, 1988; Roberts, 1991). A detailed description of this new typology of social capital can be found in Eroğlu (2010a).

As for *public resources*, this category encapsulates all man-made and natural resources owned collectively by public bodies (e.g. state-owned land, forests and rivers), and hence has a broader coverage than the widely used notion of 'natural capital' (see e.g. Carney et al., 1999).

⁹ The term clientelism is defined in two rather distinct ways. Anthropologists refer to it as a specific type of dyadic relationship, involving exchange of favours between people with unequal status or power (see e.g. Eisenstadt and Roniger, 1984). Political scientists rather view it as a 'political machine' whereby mass-based parties mobilize political support (see e.g. Chubb, 1982; Nelson, 1979). Here, clientelism is more broadly conceived as a form of 'unilateral exchange' where the transaction of favours between parties depends on the compliance of the less powerful party (Author, 2000).

One less obvious example of this resource type is the public waste that can be recovered through scavenging.

The final category of resources concerns *institutional entitlements*. The idea of entitlement comes from Sen's (1982) work on famines, and is applied broadly in the form of 'claims' and 'access' to analysing sustainable livelihoods (Chambers and Conway, 1991; Swift, 1989). By entitlements, Sen (1982) refers to the totality of rights and opportunities faced by an individual. However, the term is used here in a restricted sense to indicate entitlements granted by governmental and non-governmental institutions to regulate access to various monetary and non-monetary benefits (e.g. cash, assets, goods and services). Rights of access to social welfare (e.g. state pensions, health services and housing), squatter regularisation and urban redevelopment schemes and charitable aid exemplify institutional entitlements, which form a bridge between macro and micro levels given that they are often shaped by state policies. Although institutional entitlements *may* govern access to the aforementioned public resources, they remain separable insofar as public resources are used without entitlements, or without any regard for them (e.g. illegal occupation of public land).

5. Added value of the household response model: an empirical illustration

The proposed model has previously been applied to a study of *gecekondu* households living on the periphery of the Turkish capital (Eroğlu 2004; 2011). The research was based on a short-term longitudinal design, involving two visits to the field in April and October 2002. The sample was composed of 17 low-income households randomly selected from a *gecekondu* settlement in Ankara with controls placed on household size, structure and stage in the life-cycle. Households affiliated with the two largest Islamic sects in Turkey, *Alevi* and *Sünni*, were represented. The focus was on *gecekondu* settlements due to their tendency to have a greater incidence of poverty (Bulutay, 1998). The chosen setting was typical of Ankara *gecekondu* settlements, which predominantly consisted of pre-1985 rural to urban migrants from surroundings of the city or other parts of Central Anatolia (Güvenç, 2001). Along with this, the

level of heterogeneity present in the poverty levels of the inhabitants made it possible to study household responses and their poverty outcomes through a focus on a single locality.

The data was drawn from in-depth interviews performed separately with both spouses on both occasions. Other methods used for data collection include participant observation, respondent diary keeping and public document collection. Both qualitative and quantitative techniques were employed for data analysis. The quantitative analyses of the entire sample drew on descriptive statistics, bi-variate correlations and factor analysis, and were backed up by qualitative evidence to enhance validity.

In what follows, examples from this research are used to demonstrate the five major advances the proposed model makes on the resource-based approach to livelihoods. First of all, studies from a resource-based perspective, due to their subscription to the idea of ‘livelihoods’ or ‘livelihood strategy’, exclude unplanned actions and/or activities that go beyond earning an income. By adopting the term ‘household responses to poverty’, the new model ensures a broader coverage of behaviour than is permitted by concepts such as ‘coping’ or ‘livelihood strategy’. For instance, it allows a focus on the practices of income allocation (e.g. financial management and control) – an area that is unexplored by livelihood research but remains key to understanding the extent of ‘secondary poverty’. The empirical study indicates no difference between male and female-managed or controlled systems, which is attributed to the general tendency for both spouses to care about the ‘collective good’ in their decisions about income allocation. The results from this study thus contradict the dominant view, which associates male management and control of household income with increased deprivation.

Second, the new model puts forward a theoretically more sophisticated portfolio of resources with greater conceptual clarity and empirical applicability than those provided by the previous versions of the resource-based framework. By clarifying the conceptual boundaries of the term resource and each resource type included in the portfolio, the model: a) circumvents the problems associated with indiscriminate application of the terms such as ‘resource’ and

‘social capital’ inherent within most poverty and livelihood research; b) avoids the use of vague resource categories such as ‘claims and access’ (Swift, 1989), ‘household relations’ (Moser, 1996), and c) clarifies the distinction between household resources and factors that affect their availability or capacity to deliver benefits (e.g. cultural context and religion). Furthermore, by drawing together the key resources used previously in a rather fragmented way, the model a) provides mutually exclusive and jointly exhaustive resource categories, and b) directs attention to vital resources that are little explored by studies from a similar perspective. Institutional entitlements comprise one such resource whose inclusion within the model makes it possible to explore the role of state policies in shaping poverty. The empirical study bears out the significance of state housing and social security policies by demonstrating the key differences between households with or without access to labour-based entitlements to social security, and who do or do not benefit from entitlements to *gecekondu* redevelopment. Turkey is rather unique in that when *gecekondus* are cleared to build apartment blocks, owners of *gecekondus* built prior to 1980s can be given one or more flats, depending on the area of land they occupy.

Third, the new model establishes the behavioural link between resources and poverty that is missing from the resource-based framework. It does so by distinguishing between four types of responses: income generation, income allocation, consumption and investment. This division incorporates the core response types explored within diverse literatures in a fragmented manner. Thereby, the model provides a more comprehensive approach to the socio-economic behaviour of poor households, as well as answering critical questions such as the following: how do households generate an income; how much ‘secondary poverty’ is induced through intra-households decisions about income allocation; how far do the non-monetised aspects of consumption help counteract income deficit; to what extent do households resort to borrowing; or what other options do they have for asset accumulation?

The establishment of the missing link is also important in that it leads to a highly methodical way of examining the role of resources. This takes us to another contribution of the model.

Fourth, by marrying the four-fold division of behaviour with mutually exclusive and jointly exhaustive resource categories, the model allows a focus on: a) all possible ways in which a single resource is deployed within key response types, and b) all possible combinations of resources used within a single type of key response. Let us take social capital to illustrate A. This particular resource is deployable within all key response types, except for income allocation (see also Eroğlu, 2009). To start with income generation, social capital can be used in two distinct ways: a) to obtain cash support and b) to seek/find jobs. In the sphere of consumption, it can play a dual role: one is to provide free access to labour (and skills), goods and services, and the other to enable the cheap and/or flexible purchase of commodities sold in the market. Social capital can also have multiple uses in investment; it can act as a direct supplier of assets (e.g. through inheritance), a medium for setting up rotating savings and credit associations, a source of information on asset availability and conditions of purchase, a supplier of loans or monetary gifts towards the purchase of an asset and a provider of labour and material support for the actual making of the asset (e.g. *gecekondu*).

From this perspective, the empirical study of *gecekondu* households was able to challenge the dominant view which overemphasises the role of social capital in reducing poverty. It has, for instance, shown that although nearly half of the households received cash contributions from close relatives towards their incomes within the past year, most of these contributions were neither sizeable nor regular in nature. It has also demonstrated that social capital resources were used to gain some access to free goods and services, but this was restricted to a) a few areas of expenditure (e.g. food, clothing, fuel and household items), b) limited in quantity and quality and c) irregular in nature. The free access to others' labour resources was found to help households cut some of the costs involved in self-provisioning. Some income pressure was also removed, or at least spread over time with the help of social

contacts who, for instance, enabled the purchase of goods on credit or in instalments. However, the majority was unable to avoid having to cut back or go without certain items they deemed critical to preventing deprivation and to borrow for basic consumption. This attests to the limited capacity of social capital to counteract income shortfalls by virtue of its dual role in consumption practices. Moreover, the study has revealed that despite the breadth of its contributions to asset acquisition, this particular resource type was of limited help in both reducing the pressure on income or existing assets, and allowing access to assets with a significant capacity to ensure a) further income generation, b) *further* asset accumulation and/or c) other forms of security (e.g. tenure security).

To illustrate B, let us focus on income generation. The dominant view within the relevant literature regards income diversification as key to reducing poverty. The model has the ability to approach income diversification in terms of the range of resources deployed in dissimilar cash-generating activities performed inside or outside the labour market, and to measure its outcomes for poverty from a broader perspective than income. The use of this approach within the empirical study led to conclusions against the conventional view about income diversification. It was found that although some of the *gecekond* households diversified their incomes by combining their time, labour and cultural capital with other resources such as institutional entitlements (e.g. to bursaries and injury pension), economic capital (e.g. rent from a flat) and/or social capital (e.g. cash support from relatives), they did not necessarily fare better. This finding was attributed to the adoption of a broader approach to poverty measurement which takes into account three dimensions of deprivation: i.e. monetary, consumption and work-related. Consequently, both illustrations demonstrate the capability of the new model to provide a systematic exploration of the ways in which resources are mobilised within core responses. This feature of the model, along with its multi-dimensional approach to poverty measurement, helped pose a challenge to the dominant view about the contribution of resources to poverty reduction.

Finally, the new model has a greater capacity to explain poverty owing to three advancements. One involves the redesign of the household portfolio, which, as discussed above, provides a broader representation of the key resources and hence their effects on poverty. Another concerns the incorporation of two further sets of influences that potentially affect the availability and/or benefit delivery capacity of these resources: a) household characteristics (i.e. size, structure and life-cycle stage) and b) values and beliefs held by the members. A third concerns the representation of causal paths. The proposed model better captures the dynamic interplay between poverty, resources and behaviour, and their relationships with other factors operating at the household and macro-levels. Apart from giving the new model an enhanced explanatory power, these improvements pave the way for a more robust research design. For example, in designing the empirical study, the model was used to inform the choice of control variables and the sample selection criteria. The sample was selected amongst households below a certain income level with controls placed on neighbourhood and household characteristics. This made it possible to draw comparisons between households with greater confidence in their validity.

6. Conclusion

This article critically examined the existing conceptualisations and explanations provided for understanding the socio-economic behaviour of the poor households in order to arrive at a theoretically more sophisticated model with greater explanatory power and empirical applicability than the previous resource-based approaches to livelihoods. To recapitulate the major advancements of the model, it establishes the behavioural link between resources and poverty that is missing from the previous applications of the resource-based framework, in addition to offering a broader coverage of behaviour than implied by terms such as 'livelihoods'. It also provides a theoretically more sophisticated portfolio of resources, which includes jointly exhaustive and mutually exclusive categories. Furthermore, it offers a more powerful explanatory framework which a) identifies key resource types, b) recognises the

distinct role of household characteristics in shaping poverty, and c) better captures the dynamic interplays between resources, behaviour and poverty and their relationship with household and macro-level factors.

As shown empirically, the theoretical advantages of the proposed model lead to an alternative view that diverges from the majority of studies which overemphasise the resilience of the poor. The examples drawn from a case study of *gecekondu* households illustrate how an urban application of this model produces sound evidence against the straightforward associations established between resources and poverty. Contrary to the conventional view, which links low levels of poverty with having more or more varied resources, the case study empirically demonstrates that success in reducing poverty depends more on the capacity of resources to deliver benefits and the extent to which structural factors enable and/or restrain this capacity.

The proposed model is however not without limitations. First of all, like all models, it relies on concepts (e.g. wider structure, household responses and resources) which are ways of dividing reality, and as such can be challenged as being less useful than others. Second, any concept can be further subdivided. For instance, researchers whose primary focus on macro effects on household responses to poverty would need to further differentiate the notion of wider structure. Third, causal paths shown in this model are the ones which I believe most likely to exist, but this does not exhaust the range of possibilities. Nevertheless, I believe the substantive advantages of the model make it relevant to studies aiming to explore household responses to poverty within different parts of the world. The model's applicability to the urban context has been shown empirically. Future research may wish to use it on other urban settings or to explore its applicability to the rural context.