

Social Capital and Poverty: An analysis of the efficacy of the social capital approach to understand a culture of poverty situation.

Poverty is a complex and multi-dimensional social problem affecting both developed and developing countries. In Sri Lanka too poverty is widespread despite many gains in social development in recent decades. More than 06% of Sri Lanka's population lives in absolute poverty of less than \$ 1 a day and 46% live on less than \$2 a day (World Development Report, 2000/2001). As a result, there is always an expectation that the government of Sri Lanka will spend a substantial proportion of its resources on welfare for the poor, even though this might not be in line with the capacity or the intentions of the government or other stakeholders in development. However, the gravity of the problem of poverty in Sri Lanka is reflected by the fact that eradication of poverty forms the talking point of many academic and political discussions and conventions. Every government elected since the independence so far has had a program of action intended to deal with this serious issue. It is also understood that all the time, poverty has been politically manipulated to get the all-important edge in elections. Nevertheless, the fact remains that poverty continues to be part and parcel of the lives of many individuals and families.

Before any effort to understand the explanations of poverty, it is necessary to have a poignant conception of what poverty is. For this purpose let's examine some of the definitions that try to describe poverty.

"Poverty is that condition in which a person, either because of inadequate income or unwise expenditures, does not maintain a scale of living high enough to provide for his physical and mental efficiency and to enable him and his natural dependents to function usefully according to the standards of society of which he is a member"(Gilling and Gilling quoted in Shankar, 1998)

"Individuals, families and groups in the population can be said to be in poverty when they lack resources to obtain the type of diet, participate in the activities and have living conditions and amenities, which are customary...in the societies to which they belong" (Townsend, 1977- quoted in Alcock 1993)

"The absence or the under-utilization of material or non-material resources for the basic satisfaction and well-being of all human beings" (Ratnapala, 1981)

From a human development perspective, poverty means the denial of choices and opportunities for a tolerable life. Poverty can mean more than a lack of what is necessary for material well-being. It can also mean the denial of opportunities and choices most basic to human development; to lead a long, healthy, creative life and to enjoy a decent standard of living with freedom, dignity, self-esteem and the respect of others (Human Development Report, 1997, P. 6)

Poverty consists in experiencing a whole bundle of undesirable circumstances. These circumstances can vary between different poverty groups. These different poverty groups may experience under-nourishment, exposure to cold, hunger, indebtedness, poor living conditions, poor health and so on according to their circumstances (Richards; Gooneratne, 1980, P.53).

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Poverty differs from one social context to the other. Issues of poverty in developing countries involve hunger, illiteracy, epidemics, lack of health services and safe drinking water and so on. In developed countries, hunger is rare, literacy is close to universal, and conditions of life are far more satisfactory (Human Development Report, 1997, p-17). Some people lift themselves from poverty, others stay poor and, still others become newly poor. Poverty is constantly being created and recreated. (H.D.R, 1997, p-31)

Explanations of poverty fall into two groups, one blaming the victim and the other blaming the system. The first set of theories emphasizes the characteristics, attributes and behavior of the poor. They often confuse the cause and the effect. They assume that the lifestyle of those suffering from certain social conditions is the cause of those conditions. Such explanations have been used to divert critical attention away from serious structural problems in the economy and the social system (Daly, 1996, p-29). These explanations include pathological explanations of indolence, fecklessness etc. They also include generic explanations, which refer to social status with supposedly inherited characteristics such as intelligence and psychological approaches, which explain individual achievements by reference to acquired or developed personality traits. However, these explanations deal more with nature rather than nurture. They blame the victim for his or her own poverty. And many people question the availability of evidence to substantiate their arguments (Alcock, 1993).

In the US in 60s the pathological tradition was taken up once again in response to the rediscovery of poverty within the affluent post-war American society. One of the significant catalysts for this reemphasis on the categorization of the poor was the detailed research carried out by Oscar Lewis into the lives of poor Puerto Rican families. Lewis described how such families and the communities in which they lived had learned to cope with their higher levels of poverty and deprivation, in part, by suppressing expectations of greater wealth and even secure employment, developing a culture, which focused upon the day-to-day strategies, adopted by poor families and individuals to survive without affluence in an affluent society. Lewis referred to it as the culture of poverty (Alcock, 1993). Lewis and his followers saw poverty not merely as a lack of adequate income, but rather as a way of life, handed down from generation to generation through well-defined social networks. This theory holds that the uprooted slum dwellers, while rejecting the dominant values of the larger society, have certain values of their own, conditioned by their upbringing, migration experience, economic circumstances, life style and social segregation (Silva; Athukorala, 19).

The main intension of this paper is not to fall back on pathological explanations of poverty but to make an analysis on the efficacy of the social capital approach to understand a culture of poverty situation based mainly on an empirical study on the culture of poverty. But I also draw facts from another ongoing study on social capital and poverty in a rural village in Sri Lanka. My first study on poverty was undertaken in 2000/2001 where I took “the culture of poverty” as a conceptual tool.

The theory of culture of poverty: Oscar Lewis did the pioneering work on the culture of poverty and following him, scholars around the world have focused on this concept and, at times, valued its relevance to understand the persistence of poverty and while some others have made damaging criticisms against it. In this backdrop, I adopted a neutral position and carried out my research work.

Lewis attempts to understand poverty and its associated traits as a culture or as he says “more accurately as a subculture with its own structure and rationale, as a way of life, which is passed down from generation to generation along family lines”. So, the culture of poverty is not simply a case of economic deprivation, of disorganization, or of the absence of something. It is also something positive and provides some rewards without which the poor can hardly carry on.

Lewis explains that there are some conditions under which culture of poverty tends to grow and flourish. In my study I have studied whether these conditions are prevalent in my study community and whether these conditions have given rise to a culture of poverty situation in that community. Following are those conditions.

- A cash economy, wage labor and production for profits
- A persistently high rate of unemployment and under-employment for unskilled labor
- Low wages
- The failure to provide social, political and economic organization, either on a voluntary basis or by government imposition for the low-income population
- The existence of a bilateral kinship system rather than a unilateral one
- The existence of a set of values in the dominant class, which stress the accumulation of wealth and property, the possibility of upward mobility and thrift and explains the low-economic status as the result of personal inadequacy or inferiority.

Moreover, as Lewis describes it, the culture of poverty is more likely to come into existence when a stratified social and economic system is breaking down or is being replaced by another. Often, this is brought in by imperial conquest in which the native social and economic structure is smashed and the natives are maintained in a servile colonial status. It can also occur in the process of detribalization.

Lewis holds that the way of life, which, develops among the poor under these conditions, is the "culture of poverty". According to him, this is clearly visible in urban or rural slums and is characterized by around seventy interrelated social and psychological traits. However, the number of traits and their interrelations may vary from society to society and family to family.

The culture of poverty is both an adaptation and a reaction of the poor to their marginal position in a class-stratified highly individuated and capitalistic society. It stands for an attempt to cope with the feelings of hopelessness and despair, which develops from the realization of the improbability of achieving success in terms of the values and goals of the larger society. According to Lewis, many of the traits of the culture of poverty can be considered as local solutions for problems, not met by existing institutions and agencies because people are not eligible for them, cannot afford them or are ignorant or suspicious of them. For example, ignorant of banks, they use their own resources or organize informal credit devices without interests.

Lewis is of the opinion that the culture of poverty is not only an adaptation to a set of objective conditions in the larger society. Once, it is established, it tends to perpetuate itself from generation to generation as a consequence of its impact on children, who acquire and absorb the basic values and attitudes of their culture. So, they are, then, not psychologically geared to capitalize on the changing conditions or increased opportunities, which they may come across in their lifetime.

Those people, who come from the lower strata of a rapidly changing society in which they have been alienated, are likely to be in the culture of poverty. Thus, as Lewis puts it, the landless rural workers who migrate to cities can be expected to develop a culture of poverty much more readily than migrants from peasant villages with well-established traditional cultures. For example, he says, the rural population of Latin America made the transition from tribal to peasant society a long time ago, but Africa is still close to its tribal heritage. Due to the more corporate nature of the many of the African societies and also due to the persistence of village ties, the emergence of a full-blown culture of poverty has been inhibited or delayed in such societies. This is in contrast to many of the Latin American societies. Furthermore, the conditions of apartheid in South Africa too, due to the institutionalization of repression and discrimination, tend to develop a greater sense of identity and group consciousness.

Lewis notes that the concept of culture of poverty can be studied from various points of view such as the relationship between the subculture and the larger society, the nature of the slum community, the nature of the family and the attitudes, values and character structure of the individual. He lists some of the characteristics of culture of poverty as follows.

1. The lack effective participation and integration of the poor in the major institutions of society. This is a complex matter for which the reasons may be lack of economic resources, segregation, discrimination, fear, suspicion or apathy, and the development of local solutions for problems. Yet, participation in some of the institutions of society, for example, the jail, army, public relief system, does not per se eliminate the culture of poverty. Here, Lewis believes that a relief system, which barely keeps people alive, perpetuates both basic poverty and feelings of hopelessness.

Low wages, chronic unemployment, underemployment lead to lack of property ownership, absence of savings, absence of food reserves at home and a chronic shortage of cash. These conditions reduce the possibility of effective participation in the larger economic system. According to Lewis, as a response to these conditions, we find in the culture of poverty a high incidence of pawning of personal goods, borrowing from local moneylenders at usurious rates of interest, spontaneous informal credit devices organized by neighbors, the use of second-hand clothing, and the pattern of frequent buying of small quantities of food many times a day as the needs arise.

People with a culture of poverty produce very little wealth and receive very little in turn. They have a low level of literacy and education, usually do not belong to trade unions, are not members of political parties, generally do not participate in the national welfare agencies and make very little use of banks, hospitals, department stores, museums or art galleries. They maintain critical attitudes toward some of the basic institutions of dominant classes, hatred of police, mistrust of the government, and those in high positions and a cynicism, which even extends to church. This gives, in Lewis's view, culture of poverty a high potential for protests and for being used in political movements aimed against the existing social order.

Further, Lewis expresses that people afflicted with a culture of poverty are quite conscious of the middle-class values, talk about them and even claim some of them as their own, but on the whole do not live by them. Thus, what they say and what they do has to be distinguished.

2. When we look at the culture of poverty on the local community level, we find poor housing, gregariousness, crowding, but above all a minimum of organization beyond the level of nuclear family and extended family. Occasionally, there are informal temporary groupings or voluntary associations within slums. The existence of neighborhood gangs, which cut across slum settlements, represents a considerable advance from this situation. Usually, it is this low level of community organization that gives the culture of poverty its marginal and anachronistic quality in a highly complex and specialized society. Their level of socio-cultural organization is lower than that achieved by most primitive people.

However, Lewis adds that in spite of low level of organization, there may be a sense of community and *esprit de corps* in urban slums and urban neighborhoods. Yet, this

is dependent on the size of the slum, its location and physical characteristics, length of residence, incidence of land and home ownership, rentals, ethnicity, kinship-ties, freedom or lack of freedom of movement.

3. On the family level, according to Lewis's description, major traits of the culture of poverty are the absence of childhood as a specially prolonged and protected stage in the lifecycle, early initiation into sex, free-unions or consensual marriages, a relatively high incidence of abandonment of wives and children, a trend toward female or mother centered families, a strong predisposition to authoritarianism, lack of privacy, and verbal emphasis on family solidarity, which is rarely achieved because of sibling competition and rivalry for limited goods and maternal affection.
4. On the level of the individual major characteristics of the culture of poverty are strong feelings of marginality, of helplessness, of dependence, and of inferiority. Also, there may be a high incidence of maternal deprivation, of orality, of weak ego structure, confusion of sexual identity, absence of impulse control, strong present-time orientation with relatively little ability to differ gratification and to plan for the future, a sense of resignation and fatalism, a widespread belief in the male superiority, and a high tolerance of psychological pathology of all sorts.

People with a culture of poverty are provincial and locally oriented and have little sense of history. They know only their troubles, their own local conditions, and their own way of life. Usually they do not have the knowledge, the vision or the ideology to see similarities between their problems and those of their counterparts in other countries. They are not class conscious, though they are very sensitive to status distinctions.

Lewis presents the notion that when the poor become class conscious or active members of trade union organizations or when they adopt an internationalist outlook on the world, they are no longer part of the culture of poverty, although they may still be desperately poor. Any movement, which organizes the poor and gives them hope and at the same time, which effectively promotes solidarity and a sense of identification with larger groups, destroys the social and psychological core of the culture of poverty.

According to Lewis, it is much more difficult to eliminate the culture of poverty than to eliminate poverty per se. He says that there are some positive aspects in the culture of poverty. However, he stresses that this is a thin culture. There is a great deal of pathos, suffering and emptiness among those, who live in the culture of poverty. It does not provide for long-term satisfaction and its encouragement of mistrust tends to magnify helplessness and isolation. The elimination of physical poverty per se may not be sufficient to eliminate the culture of poverty, which is a whole way of life. Lewis pinpoints that underdeveloped countries, by creating basic structural changes in society, by redistributing wealth, by organizing the poor and giving them a sense of belonging, of power, of leadership, it is possible to abolish some of the basic characteristics of the culture of poverty, even when they do not succeed in abolishing poverty itself.

How do we make sense of culture of poverty? The culture of poverty theory is now considered incomplete as theoretical tool to understand poverty. So, as was mentioned earlier, the focus of this paper is to look at the culture of poverty from a different theoretical angle; that of social capital. The idea is to see whether this would open up new ways of looking at the culture of poverty and possibly new ways to cope with poverty.

Social capital: I understand social capital as "networks of social relations, norms and values supporting collective action, reciprocity, mutual trust among individuals and groups, the

sense of empowerment and the presence of community based organizations aimed at the well-being of all members". In the light of this definition, a hypothetical society with dense social capital is characterized by people who are well connected to each other. In such a society the social fabric should encourage people to interact constantly with each other. This society has norms and values which are supportive of collective action. People have the willingness to work together and they are conscious of the value of working together. They also are trustworthy to each other and trust each other. However, the level of this trust is subject to variation. People also have a sense of empowerment i.e., they believe in self-reliance as far as their mobility is concerned and are not characterized by apathy, resignation and dependence. The presence of a community based organization, which organizes people to work together for the common good, could be an added feature strengthening social capital base in society.

I was strongly influenced on this concept by the work of Robert Putnam, who shows how a community can reap the benefits of coordinated actions that will be difficult in a community with low networks of social capital. Putnam emphasizes that after initially building social capital on a small-scale, then it is possible develop it further to solve even large-scale social problems having more complex institutional arrangements.

Literature on social capital dates back to many years. But, the theory of social capital as we use it today was made popular by Robert Putnam. In his "Making Democracy Work" he defines social capital as "features of social organizations such as trust, norms and networks that improve the efficiency of society by facilitating coordinated actions (Putnam, P. 167). Pamela Paxton in "Is social capital declining in United States?" presents some useful views on social capital. According to her, social capital is the idea that individuals and groups can gain resources from their relations to one another (Paxton, 1999. P. 89). Hence, it encompasses networks of social relations, norms and values supporting collective action, mutual trust, reciprocity, the level and the sense of empowerment and the presence of community based organizations aimed at the well-being of all members. This new theory has gained currency among social scientists in many countries of the world and is multidisciplinary. Especially, it focuses on social capability of people rather than material resources to better their conditions of living.

Pierre Bourdieu says that "social capital is the aggregate of actual or potential resources which are linked to possession of a durable network of more or less institutional relationships of mutual acquaintance and recognition or in other words to membership in groups" (Bourdieu, P. 92).

For Coleman "the concept of social capital illustrates how the social structure of a group can function as a resource for the individuals of that group". He claims that social capital inheres in the structure of relations between and among actors. Social capital is not lodged in individuals themselves. They can make use of it to facilitate the production of individual or collective ends. Coleman sees social capital in trust, information, norms and effective sanctions authority relations and the extent of obligations in a group. Each is a feature of social structure that also provides social capital as a resource for the individuals of that group (Coleman, P. 92).

Social networks involve activities of civic engagement such as neighborhood associations, service and charitable clubs, volunteerism and the like. In both rural and urban communities social capital refers to the institutions and mechanisms whereby residents relate to and interact with each other to solve problems for common good (Debertin, 2002).

However, according to Paxton, there is a large gap between the concept of social capital and its measurement. There isn't a common agreement on the meaning of the term social capital. So, it is used with many different interpretations. She asserts that social capital is a general

concept and thus cannot be measured with one variable (90-91). This view is supported by some others who explain that “the concept of social capital has captured the imagination of academics and practitioners alike without much agreement on its definition or content” (Uphoff, and Wijayaratna, 2000). This does not anyway mean that social capital cannot be measured and that it cannot be used. There are many studies where a variety of indicators have been developed to measure social capital in different settings. And, many studies try to use social capital to address problems of development and poverty.

Scholars agree that when there is a strong presence of social capital, it usually leads to a very desirable quality of life and increases the potential for economic growth. (Debertin, 2002). Putnam says that the quality of public life and the performance of public institutions are strongly influenced by norms and networks of civic engagement. Social capital engenders a sense of solidarity and a community can reap the benefits of coordinated actions that will be difficult in a community with low networks of social capital (P. 167). Social capital accrues certain benefits to people. Paxton says that in a neighborhood where there is high level of social capital reflected by the fact that people know each other, talk to each other and trust each other, people get certain social benefits. For instance, she explains that in such a community, “a mother may feel comfortable in letting her child walk alone to a nearby park”. This would not be possible in a community with low social capital and in such a case either mother has to chaperon the child or would have to hire someone to do this job (Paxton, 1999. P. 89). In fact modern day planners have recognized the significance of social capital formation and therefore many newly designed urban neighborhoods are equipped with a club house, a swimming pool, tennis courts and other recreational facilities which permit social interaction, a necessary ingredient to form social capital (Debertin, 2002).

Social Capital and Poverty: It was mentioned that this paper is based to two studies one of which was carried out in one of up country tea plantations in Sri Lanka. The selection of a plantation community for this study was mainly prompted by the pioneering study by Lewis, who did his research work in Mexican slum communities. I was also under the impression that the slum-like environment, which is found in plantation communities, can provide a fertile ground for the culture of poverty to develop. This study was a field research that modeled ethnographic study. A deep, complex and complicated phenomenon like the culture of poverty needs rigorous research work, especially qualitative investigation. Participant observation was the main technical tool that I used to carry out my field research. And under this broad methodological framework I made case studies, unstructured and semi-structured interviews, key informant interviews and close observation.

Findings of the first study: In the next section of this paper I try to describe the conditions of poverty in the estate community and the in the last part the applicability of social capital approach to explain the poverty situation is explored with the light of the findings of this study.

Chronic unemployment and underemployment are the biggest hurdles for upward mobility in this community. Sometimes, it is argued that estate dwellers report low unemployment due to the availability of wage labor and also due to the fact that with low incomes they cannot afford to be unemployed. But in this particular estate community, people report severe unemployment and underemployment. The estate tea plantation is no longer capable of providing employment for all estate dwellers, especially for the youth. So, there is a heavy dependence of youth on older generations. On the part of the people, majority of the estate dwellers do not have a strong liking for self-employment. They usually complain about not having permanent employment and consider it the responsibility of the government to provide employment. This is a kind of a dependent mentality which is almost characteristic of them. Most of all, their subculture does not have ample examples of upward mobility acquired through self-employment. Yet, their condition is not to be understood as a purely

subjective condition. There are concrete objective barriers, which render self-employment a very difficult task. Some of the people do have the determination that they should move away from poverty and they make the effort. But they face an eternal lack of capital. They live by what they earn today and in many cases tomorrow is mortgaged. There is virtually no way to get capital. Banks do not accept them as they fail to produce surety. There has hardly been a comprehensive program on the part of government to furnish them with capital, training and motivation. There is not even a Non-governmental organization operating in this community to assist them in the absence of government help.

The conditions of unemployment and underemployment in the estate have been intergenerational. Despite improvements in educational levels reached, the absence of intergenerational change in vocational skills has complicated this situation. The younger generation has not been able to develop new skills, which would have assisted their development. They have, by and large, inherited the traditional skills of carpentry, masonry, plucking tealeaves and so on. This chronic lack of skills has hampered their development and further reinforced social exclusion. This situation is a definite product of the unusually high school dropout rate, weaknesses in the formal education system and poverty itself.

The income levels of estate dwellers have stagnated over generations. It can readily be observed that there is a nominal increase of incomes, but no apparent increment in real terms. Of course, the incomes of the younger generation have become more unstable because they report more underemployment than did the older generation, who had the chance to be occupied in the estate just after quitting school. But, the younger generation quits school and idles at home for a few years and then, some of them find work in the estate, but the majority opts outside work, which give better wages but are highly unstable and cause underemployment. And, if the incomes do not rise, it is likely that poverty would stay unabated. This informs that some of the things that have led to conditions of poverty in this community are beyond the control of the inhabitants.

Similarly, the expenditure patterns of the older and younger generations are not visibly different from each other. Estate dweller, young or old, have always set aside the largest proportion of the household expenditure on food. Very often, many people purchase most of their essentials on credit. In fact, buying things on credit is a situation effected largely by the shortage of cash. So, both the generations have unwittingly incurred loses because buying things on credit reduces one's bargaining power. Why they spend a large proportion income for food is understandable. Given their low income, they have no other option. Hence, we cannot blame the poor for this situation. But this reduces their proportion of expenditure allocated for other essential areas such as education of children, savings and so on. They spend minimum amount of money for education of children. The failure to allocate sufficient amount of money for education have had lasting effects on children's mobility. Nonetheless, alcoholism is frequently observed in the community and is vitally relevant for the perpetuation of poverty. In fact, they allocate more money for alcohol that they do for the education of children. It was found that while the percentage expenditure for the education of children is around 1%, they spend around 6% of their income on alcohol. Majority of the estate dwellers are day-wage earners. When they spend a large portion of their wage for alcohol, it affects the family in several ways. First of all, given their low wages, its economic effect is substantial. Also, the quarrelsome behavior of the alcoholics affects education and personality development of children. So, the home atmosphere is not conducive for successful education. Alcoholism crippled the development of the older generation and is now crippling that of the younger generation. I saw the educated informants of the area pointing out alcoholism to be a source of destruction. However, there are obvious justifications that people make regarding the habit of constant drinking. If one asks why do you drink, the respondent would say, "I am doing hard work. It is so tiring. So I drink". I have lot of problems. Sometimes I drink to get some fun". "I am used to drinking. I cannot give up". I do not attempt to invalidate these justifications. The fact that they do not have means of

recreation and that they do strenuous labor jobs is true. But, there is little doubt that alcoholism definitely makes them eternally poor. And, there are some, who drinks for the sake of drinking too. The eventual effect of all these different factors is their underdevelopment.

Since, estate dwellers did not and do not have the ability to save or the habit of saving, it is not possible for them to assist the mobility of themselves and their children. A composite of many different factors had made saving an almost impossible task for the older generation. They had to consume all what they earned. This situation remains unchanged with the younger generation as well. In many cases, savings are totally absent. So, a day to two without work can, sometimes, put them in extreme hardships. Thus, when they are not able even to sustain themselves, it is absurd to talk about savings. The unavoidable outcome of these dire conditions is the practice of frequent borrowing and pawning of personal items. Borrowing and pawning were frequently practiced in the older generation. This correlated with the absence of savings and low income. They usually borrowed from a local moneylender to whom they lost their gold (Of course jewelry is a kind of savings for the poor. But, they do not have lot of jewelry as they have already lost them to moneylenders). They were very remote from the banks. Even the younger generation is not able to secure loans from the bank without pawning, since they fail to produce guarantees. So, the moneylenders have always ruthlessly exploited the estate masses. The unavoidable repercussion of this exploitation is eternal indebtedness. The undue reliance on the moneylenders and frequent borrowing has generated a widespread and prolonged indebtedness in the younger generation. In some cases, this drains a substantial proportion from the incomes of the estate dwellers. Hence, it can be said that external determinants that prevented the development of the older generation still remain in force and prevents the development of the younger generation. I consider this an external determinant because, why people rely on moneylenders is not due to their personal fault. If the banks do not accept them, they do not have any other alternative. In fact, pawning can be done in the bank, but they are ignorant of it. And, there is no body to tell them that such a path is possible. So, some systemic problems promoted conditions of poverty among those of the older generation and are promoting among those of the younger generation

Estate dwellers' association with banks is very limited. Since majority of them are low-income earners, their savings are essentially low and they also do not have the habit of saving. So, they do not have a need to associate themselves with banks. A composite of many different factors had made saving an almost impossible task for the older generation. They had to consume all what they earned. This situation remains unchanged with the younger generation as well. In many cases, savings are totally absent. So, a day to two without work can, sometimes, put them in extreme hardships. Thus, when they are not able even to sustain themselves, it becomes absurd to talk about savings. The absence of savings has some vital repercussions on their economy. Apart from generating some income, the fact that savings can be used in emergencies minimizes their undue reliance on private moneylenders. Absence of savings also prevents them from initiating self-employments. More importantly, this increases their indebtedness. Hence, absence of savings delays their development and mobility to in many ways.

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As mentioned earlier, they fail to secure credits from the formal credit institutions. In fact, they do not really feel that there is such an avenue for credits. So, even for pawning they go to local moneylenders. Most of them do not understand that they can pawn gold in the bank for much lower interest rates than that of moneylenders whose rate is 20% per month. (So, effectively the annul rate is 240%). Lots of people fail to save their pawned items. Also, unlike in the banks, they receive a very low value for their gold (They pawn valuable gold and take petty loans). So, when they lose their gold to moneylenders, they lose a lot. Moreover, since people pay them in small installments, they repay interests until they have paid many times the original sum. At times, they keep paying only the interests. So, the moneylenders have a big say in the poverty of these people. Another reason why they go to moneylenders is that banks are very slow to issue loans, but the needs of people are immediate. Whatever the reason, disassociation from the banks and the indebtedness are major causal factors hindering their mobility and development.

The local solution for this lack of access to formal credit institutions is the phenomenon of Seettu. The Seettu is an integral part of the economy of the estate dweller. Almost everybody subscribes money to one or more Seettus. In the absence of formal credit facilities Seettus comes out as the only way they can have a sudden draw of money. But, money coming from the Seettus is always used for consumption purposes such as to purchase household equipment, to pay off debts, to improve the house etc. Very few people utilize that money for generating an income. They do not understand its investment potential. When it is pointed out that this money could be invested, they accept it. But most of them have never tried it. This is further proof a culture of poverty where people do not make a desperate effort to develop themselves. Their culture does not provide them with examples (of using Seettus for investment). Hence this aspect of their lives has a vital say on their development and the mobility. In a sense, as Putnam says the prevalence of Seettu tells about a positive aspect of the community. Putnam says, "The rotating credit associations illustrate how problems of collective action can be overcome by drawing on external sources of social capital...lacking physical assets to offer as surety, participants, in effect, pledge their social connections. Thus, social capital is leveraged to expand credit facilities... a rotating credit association is more than a simple economic institution: it is a mechanism strengthening the overall solidarity of the village (Putnam, 1992, p-169). The subscription of money to Seettus has been there in the community for several decades. But, neither older nor the younger generation ever understood that this could help their development. The older generation used this money to buy household equipment, to improve the houses and for general consumption. And, the same usage prevails now with little difference. I never met a person either in the older or younger generation, who ever used or thought of using seettu money for an investment purpose. This is a deplorable reflection of their ignorance, present-time orientation, and the feelings of inferiority and status consciousness. Spending it for consumption (Buying household items or improving the houses) rather than investment speaks about the present-time orientation. The fact that they are so much worried about improving their houses at the expense of their future tells about their feelings of inferiority and status consciousness.

The poor performance in respect of education is one of the crucial reasons why they have been lacking mobility and development for several generations. The school drop out rate has always been unusually high in the case of both older and younger generations. Were the circumstances that produced this high dropout rate the same for both generations? Most people of the older generation did not have parental backing for education. Very often, economic difficulties forced them out of school or due to such reasons their parents asked them to leave school and work. Their parents were mostly indifferent to their education. But in the majority of cases, parents of the younger generation, though they also had lots of financial difficulties, have not compelled their children to leave school and work. They understand the potential of education and like their children to educate themselves. They give some form of attention to the education of their children. This is not, however, to say that they were enthusiastic about education. Many of them do not make a firm effort in that regard. Although they were concerned about giving the children primary education, were not committed to give them further education. Some parents place only a verbal emphasis on education. Parents themselves being uneducated, they cannot be an example to their children. At times, even when economic reasons do not force them out of school, many people of the younger generation have not utilized the opportunity to progress through education.

It seems that the perceived poor quality of teaching in the local school is also responsible for bringing about this situation. Many people accuse that teachers of the local school are not committed to their job. They come to the school very late but leave very early. The principal is not taking any action regarding this as he has his own defects. Teachers, according to people, demotivate children. Many respondents accused that the teachers of that school underrate the value of education in front of the children. According to some estate parents, the teachers give students the notion that education is not very essential for estate children. One of the key informants revealed to me that the school principle is a morally easygoing character and has once attempted to abuse a girl-child. When this was reported to the relevant authorities, according to that respondent, he bribed them and escaped punishment. (However, it is not possible for me to confirm all the accusations). But, one of the teachers of the school accepted that teachers are not punctual, though she denied that teachers discourage children. She stressed that conditions of the school are still favorable and if there is a skilled student, teachers always love him and encourage him. She specifically mentioned that if teachers shun their duties, it becomes a curse for them.

Further, in their subculture it has become almost a practice to quit schooling very early. It does not have many models to be followed. One of the things that lured children of the older generation out of school was the desire to earn money. The same factor is still in operation. As the school principal pinpointed some children are attracted to work by the prospects of pocket money. So, attitudes toward education haven't undergone significant changes. (I met many boys and girls of the age's between 12-18 who are not attending school. When they were enquired as to why they are avoiding school, the children gave no concrete answers. Their parents complained that children have abandoned school even when they were pushing them to continue education. This tells that even the third generation too has not changed their attitudes very much. This, in fact, foretells a pathetic situation in the future i.e., even the third generation will continue to stay in the same impoverished conditions that their parents are in now. Again why this happens is of vital significance. If there is parental motivation, at least, to a limited extent, if children are not working, and if there is a school at hand, but still, children shun the school, then this must be the sub-cultural influence. It is the example that children get in the community.

The rudimentary perception of education is also responsible for the above condition. The older generation vaguely understood education to be a source of employment. The younger generation also sees education as only a source of employment, specially, government jobs. Thus, they have still not perceived that apart from giving qualifications for employment,

education performs other important roles. So, there has been little or no change relating to the perception of education. Hence, the children do not have a sense that education is an entitlement in itself and that it is a norm in the larger society.

It is quite obvious that poor education leads them to less remunerative and unstable jobs. This inevitably drives them to poverty. This in turn affects the education of *their* offspring. Therefore, this operates like an unbreakable, vicious cycle inhibiting the mobility and development of the estate dwellers. As a result, after decades of operation of the free education system, education is yet to facilitate upward mobility in this community. There is an overall improvement in the level of basic education, particularly, literacy in the younger generation. But this improvement in education has not had the potency to increase the life chances of those of the younger generation because many of them have left school prematurely (before the O/L exam). In the older generation there are lots of people, who have never set foot in a school. In the younger generation also there were several people, who never had the chance to education, but this number is very small compared to the older generation.

Next, the non-ownership of property has a noticeable impact on the household economy. Even the houses they live in belong to the estate. Save for a minority, estate folk do not have fixed or moveable property that can generate income. They are totally dependent of their wages. So, long periods of underemployment can push them into dire poverty. In this sense, non-ownership of property blocks their development and mobility.

The foregoing situation is further aggravated by the inherent defects of the public welfare system intended for the poor. The Samurdhi scheme operates in an inefficient, ineffective and corrupted fashion. The selection of beneficiaries has been done with an extreme political bias. So, many people, who are capable sustaining themselves, receive benefits, while the real deserved have been left out. People, annoyed about this, grumble about not having Samurdhi. They point out that some of the rich receive Samurdhi, while the poor do not. Of course, according to my observations, the rich do not receive Samurdhi, but those, who are capable of maintaining themselves without Samurdhi do receive it.

Lacking physical and financial capital, they also are not rich in social capital. Their social world is very small. The chance to interact with the individuals of upper social classes is extremely limited. In some cases, some of the estate folk know a few government officials and rich businessmen outside the community. Yet, they cannot get help from them, since the rich and the powerful are not normally interested in keeping close relationship with estate dwellers. Contacts with relatives are also not very strong. They cannot normally get help from the relatives as they are also of the same economic and social position. Some of the people do have relatives in good positions, but they do not seem to be interested in helping them out of poverty. The absence of contacts affect them in securing employment, credit, finding good schools for their children, getting some work done from government offices and many other aspects of life. All these have a significant impact on their lives. For example, getting the children to a good school is crucial if children are to benefit from the public education system. It is common sense knowledge the not all the school give children quality education, skills motivation and prestige to compete in the job market. Hence, this could be treated as one factor, which impedes their mobility and development. The relatively low level of social capital is an intergenerational issue. The older generation had too little social contacts to improve their life chances. Further, through the years they have not been able develop new acquaintanceships with those of favorable socioeconomic standing. The younger generation, except perhaps those few, who have moved themselves from poverty, has made no significant progress in their social capital. Of course, some people work outside the estate and come into contact with people of higher socioeconomic backgrounds. But, they do not generally develop intimate relationships with them. The estate women paint no better picture compared to their old counterparts. They are still hemmed in the estate.

The low level of community participation also represents skinny social capital of estate dwellers. The older generation rarely participated in community activities. The younger generation takes after the older generation in exactly the same fashion. In the community there has never been a stable community organization. They do not even have a funeral-aid society. In the village of Ooduwela, there is a funeral-aid society in which some of the economically better-off estate dwellers have obtained membership. But, the less fortunate majority are not attached to this society. A few people do have the membership, but are not able to subscribe money. So, they do not receive benefits. This shows that the low-level of income is troubling these people in multiple ways. Further, the community lacks a charismatic leader, a catalyst, who can rouse the community spirit. Hence, the younger generation has made no progress from this stalemate. This delays their mobility in two ways. One is that they are not entitled to reciprocal help that such organizations could generate. Secondly, they cannot raise a voice against the negligence of them on the part of the government.

Level of political participation presents the same pitiful situation like that of community participation. The political participation of the old generation was confined to the expression of votes and giving a bit of support for local politicians. These people rarely or never participated in active politics (Except participation in strikes by estate workers). There is nothing striking about the political participation of the youth either. There isn't a powerful force to mobilize them into political action. The economic powerlessness has generated political powerlessness, which has marginalized the estate inhabitants.

The estate folk are a marginalized society. This is substantiated by their attitudes toward government officials. Some of the older dwellers are unhappy with the government officials. They talk about inefficiency, corruption and overt superiority that state officials assert over the common man. However, they are not very critical about state officials because they generally had limited needs to be fulfilled by them. So, many of the old are neither satisfied nor dissatisfied about their performances. Yet, the younger generation ridicules state officials for the aforesaid defects and for not serving the people for whom they have been appointed. They have lots of anger and hatred about the ill-treatment by the government officials. They nourish a deep sense of discrimination. This feeling stays like "cinder" in their minds. Two factors seem to be responsible for this marginalized situation. One is their poor economic standing and the other is the poor social recognition that outsiders confer on estate dwellers. The resultant feelings of marginality lead to resignation. And, this reinforces their underdevelopment. This situation also calls attention to the fact that some of the conditions, which perpetuate poverty among them, are systemic problems that are beyond their control.

However, it should be noted here that neither generation is so vociferous about exploitation. They do not think that their surplus production or simply their income is expropriated and appropriated by outside forces. They are troubled by the escalating cost of living and grumble about. But, do not necessarily cry out that they have been victimized by the unbridled forces of capitalism.

Next, a vital aspect of their poverty is the absence of planning. Both the old and the younger generations are in the same position regarding planning their future. Neither generation reported well laid out plans for the future. If they had a plan, it was mostly an unrealistic plan. For example, some respondents pointed out that they had planned to build a new house in the next year. But it seemed to me that, given their low level of income, unemployment and underemployment, building a new house within such a short period was almost impossible. If they did not have a plan and if asked why almost everybody said that it was useless to make plans if that cannot be realized. Hence, old or young, the estate dwellers do not make plans, which would have provided them with a foundation to work upon.

The foregoing descriptions show that in the Hantana community there is very little intergenerational change in many respects of their lives. Majority of the old generation stagnated in the condition in which their parents lived. The younger generation, leaving out the few, who have escaped from poverty, now stagnates in the condition that the present older generation lived a several decades ago. Some have in a way gone poorer. It is evident that even the geographical mobility is rare, unless it happens through marriages to outsiders. However, I have not ignored the areas where there is observable intergenerational change. Now, let us examine some of those aspects, indicating some kind of change.

The housing conditions have undergone some intergenerational change. The housing conditions of the younger generation have moderately been improved. Many of the households of both generations have now been equipped with electricity and a few electric appliances as well as some furniture. Most of the present houses have plastered walls and cemented floors. The estate has provided them with common flush toilets. The older generation did not enjoy these facilities in their past. Yet, the type of housing, for the most part, is still the line-house.

There is a vast inter-generation change regarding the willingness to stay in the estate and line houses. Almost all of the older generation did not and do not fret themselves about having to live in line houses and the estate. Only now they perceive that there is some kind of a differential treatment meted out to them by the mainstream society. But, they like estate residence for having several facilities. The younger generation, on the contrary, is very much disturbed and bothered about this discrimination. They personally feel and complain about it. As a result, they like to move out and to live in single houses, instead of line houses.

There are some minor changes in expenditure patterns especially in the realm of saving. Unlike the older generation, the younger generation, in a few cases though, is now starting to save some money for their children at a very small scale. This would not make a substantial difference in their life chances, but the habit itself is important to notice. This tendency could probably be the result of the realization that their children are bound to suffer at the hands of private moneylenders and from indebtedness, unless they have a little saving. After years of suffering, a minority of them has now realized the utility of savings. Also, while continuing to depend on moneylenders for credit, some young estate dwellers have started to explore the possibilities of pawning in the bank. A few of them now feel that the banks provide credits for much lower interest rates than moneylenders. If this awareness becomes widespread or if some outside intervention can create it, it is likely that local moneylenders will lose their strong grip on people, at least, to a certain extent and indebtedness will decrease.

Further, it was possible to note a marked intergenerational change in attitudes toward politicians. The older generation criticized the politicians for the use of violence and not helping them, but their viewpoint was blurred and they did not clearly understand what was happening in the realm of politics. Now, politics do not make an apparent impact on their lives. But, the younger generation is outrageous about the performances of the politicians. They fervently oppose corruption and the neglect of the poor. They have an intense contempt towards the behavior of the politicians. They do not take the present political situation for granted like the older generation. This change of attitudes could be due to the increased awareness on what happens in the realm of politics. It is difficult to specify how this awareness has come about. But, the impact of media and the relatively larger number of elections (Due to devolution of power to provincial council etc) may have contributed to this situation.

Furthermore, there is an explicit intergenerational change in terms of the attitudes toward gender roles and relations. This is not to say that everybody of the older generation was authoritarian. But, the young is more conscious and concerned about women's role in the family. Women get better treatment and respect from them. The young believes that women

play an equally important role as that of men in the family. And, in the decision-making in the household women actively participate. The older generation did not understand much about gender equality. So, the predisposition to authoritarianism or the sense of male superiority that Lewis described as a feature of the culture of poverty cannot be observed among the youth.

The respondents have made it very clear that they are aspiring to lead better lives. They think that their lives and those of their children will be better in the future. They hope to improve their conditions. The drawback is that these hopes do not have enough power and planning to drive them to reach their success goals.

So, is there a culture of poverty in the Hantana community? There is definitely a deep culture of poverty which is handed down from generation to generation in this community. The above description tells you that this community clearly has all the conditions necessary for the development of a culture of poverty. The community is a cash economy and most people work as laborers. They are considered unskilled and there is severe unemployment and underemployment. Wages are low from an absolute sense because their wages not very different from other poor sections in Sri Lanka society. It was also clear that the community is not organized on any basis. The macro society is a wealth oriented society where there is heavy stress on upward mobility and failure do so is very often considered personal fault.

Above conditions have created deep culture poverty in this community. The people are not integrated in the major institutions of the mainstream society. They are involved in the economy but are not owners of it in sense of benefiting from it. They are a marginalized society from an economic, political, social and also a spatial sense. They suffer segregation from society. The poverty they have to live in has been there for generations and it is handed down from generation to generation. The important question here is where does this poverty come from. As I have explained in this paper, there two major sources. One is the systemic causes and the other is the value system in the community, which perpetuates poverty or in other words culturally loaded causes. The poverty in this community is not just due to the personal fault of the people. I have cited ample evidence to show that the systemic causes have powerful influence on the poverty conditions in this community. The fact that the estate economy cannot absorb them into the work force, and that they are paid low, lack of skills, low savings, shortage of capital, absence of physical assets, lack of access to credit and weaknesses in the welfare system are beyond their control. Hence, it is not just the culture of poverty alone, which perpetuates poverty in this community. Having said that, their consumption orientation, and the lack of investment motive, lack of organization, absence of political participation, sense of apathy and resignation, absence of planning, heavy alcoholism and the like have much to do with culture of poverty. Even then the question is whether this concept gives us a comprehensive understanding on poverty. Most the features which I have cited above as features of culture of poverty are in turn related not only to each other but also to systemic causes. It is an extremely difficult task to pinpoint their origin. Are the systemic causes the genesis of culture of poverty or vice versa? It is certain that they are interrelated and reinforce each other. But in the effort to address the issues related to culture of poverty, is necessary to get the core of it. It is my opinion that the culture of poverty is an outcome of the hostile conditions in which the estate dweller has always lived. The systemic causes led to create a pervasive poverty situation, which is now handed down from generation to generation. Now, their life style, which I see as a consequence of the systemic causes contribute to the perpetuation of poverty along with systemic causes. So, where does this knowledge lead us?

Culture of poverty as an explanation of poverty has several pros and cons. It has great potential to lend insight into a complex problem like poverty. It shows that certain conditions in society make poverty a part of people's lives, of their perception of reality and their worldview. It calls our attention to latent but vital aspects of poverty, which most other

explanations would fail to notice. It brings out that once you are in poverty, it is enormously difficult for you to get out of it because poverty is a trap. It tells the policy makers that physical alleviation of poverty is not sufficient solution to poverty. Thus, it adds a new perspective to the understanding poverty. However, this explanation has several serious flaws as well. Often, it stops after the mere description of a situation and fails to get at the root cause of a certain condition. It does not address the question of “why” in explaining the above stated conditions. So, often, it seems to hold the poor responsible for their poverty. In other words, it blames the victim. It does not capture or explain the intricate interrelations between the systemic causes and the culturally loaded causes. Further, it cannot capture national and regional variations or variations which can occur with time. The universal character that Lewis has attributed to the traits of the culture of poverty is questionable because some of its traits cannot be observed in our case. Also, the concept of the culture of poverty is a static concept. It does not have an applied orientation. A concept like social capital, presented by Putnam can explain a practical solution to this problem.

Putnam shows how social capital engenders a sense of solidarity and how a community can reap the benefits of coordinated actions that will be difficult in a community with low networks of social capital. Putnam emphasizes that after initially building social capital on a small-scale, then it is possible develop it further to solve even large-scale social problems having more complex institutional arrangements. Unlike the theory of culture of poverty that looks at the poor pessimistically, social capital theory says that there are ways to improve the conditions of the poor by building networks. It does not assume that poor people are deadlocked into poverty. On the contrary poor people have the potential to develop themselves. This is the reason why I am interested in applying the theory of social capital to study poverty, making it possible to construct a novel, much more humane and effective approach. This is very significant because relatively less attention has been given to the formation of social capital and the empowerment of the poor, helping them to voluntarily get out of the trap of poverty and stand on their own feet.

How could we use the social capital approach to understand the poverty situation of estate dwellers? A host of new intriguing questions come up when we try to answer this question. Is it the low level of social capital that has caused poverty? Does the level of social capital influence the economic performance of the estate dwellers? The estate community has a low level of both bonding and bridging social capital and this does have some implication on their poverty situation. My study highlights the fact that networks of social relations among the estate dwellers are minimal and thus do not generate mutually beneficial collective action, which is the expected outcome of dense social capital. It was pointed out that in many instances such as in finding employment, securing credits, getting children to school absence of strong cross-cutting networks among the estate dwellers has a considerable bearing on their life chances and poverty. Moreover, intra-communal ties too are weak. Thus, low levels of both bridging and bonding social capital are a noticeable feature of the poverty situation in this community.

This community is not characterized by strong norms of reciprocity. Their social fabric does not support collective actions. I have shown above that the socialization process that the children of this community go through does not generate norms and values which are supportive of collective action. The absence of grass-root organizations such as a funeral aid societies, credit societies which are chrematistic of rural villages in Sri Lanka, substantiate this proposition. However, one exception to this claim is the presence of trade unions among the tea-pluckers, which organizes them into some kind of collective action. In fact, the trade union has been responsible for several wage hikes that workers were able to win.

Trust is a strong component of social capital. But I have cited many examples to illustrate how a great deal of mistrust prevails among estate dwellers, against state officials, and politicians. Yet, the low level of trust, as was pointed out, is a result of the objective

conditions and also harassments at the hands of the state official and politicians. In some instances this mistrust has grown into intense hatred. Low level of interpersonal trust prevents organized actions by estate dwellers and as was pointed out earlier deprives them of mutual benefits especially to find grievances to their problems.

Therefore, is quite clear that low level of social capital has reinforced poverty in the estate community. It should be stressed here too that it is the systemic causes which has created poverty in this community. It is difficult to say whether poverty itself is a cause of low level of social capital. What we can say is that low level of social capital contributes to deepening of poverty. What is even more interesting is the possibility that social capital can go a long way to get people out of poverty. Social capital approach is not merely an academic tool to understand poverty but it is an action oriented set of ideas. Through organizing the poor into groups, it is possible give them better chances of coming out of poverty. Social mobilization can be used for productive work at the micro level such as village infrastructure development, to improve houses at low cost, to create credit societies and to remove the problem of private moneylender, to create awareness, to give them a sense of power, to overcome resignation, to create thrift and to give them some bargaining power and so on. For example, in a farming community, if all farmers can work collectively, they can influence the price of what they produce to a certain extent.

Yet it does not mean that poverty can be addressed through social capital alone. As we saw in the case of this plantation community, there are systemic factors and external dynamics involved. Social capital can only address the micro-factors in relation to development. There is a limit beyond which social capital can play no role in the development of a community. These are the macro-factors in development, which the social capital base in a society cannot address. Social capital can draw people out of poverty to a certain extent but it will not necessarily lead to a take off stage. Social capital may help in getting people to work for their development with self-reliance, in securing certain infrastructure, in overcoming micro-level barriers, and in developing a support base for economic actions but after they have come to a certain stage in their development, the step beyond that can be addressed only by macro-factors like external economic environment and macroeconomic policies. For example, some community based organizations try to provide the members with credit for microenterprises. But, this alone cannot produce a thriving economy for microenterprises. Although social capital approach is an extremely useful instrument in understanding poverty and tackling this issue, there is a need to combine other approaches. As John Harris argues development cannot be “depoliticized” (Harris, 2001). Especially in the case of the poor, development needs care because not all the poor can be made to be economically productive in a short period of time. (Gunatilaka, 1997, Hulme and Mosely, 1996). So, social capital approach cannot be the panacea for all the problems confronting this community.

Finally, getting back to the core of this paper, it is important to say that from an academic sense, the culture of poverty thesis can be used to understand poverty in combination with the social capital approach. The culture of poverty approach looks at certain aspects of poverty and it helps in understanding poverty. But it does not provide a comprehensive explanation. Here, the social capital approach can be combined as I have tried to do in this paper. It gives better insight and also suggests a strategy to attack poverty.

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