

COPING STRATEGIES OF FIJI'S URBAN POOR

A case study of Namadai Settlement, Suva, Fiji Islands

A thesis submitted in fulfillment of the requirements for the Degree of Master of Arts in the
School of Governance and Development Studies at the University of the South Pacific

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Declaration of originality

I declare that this thesis is my own work, except for those sections that are referenced in the text, and the main content of the thesis has not been previously submitted for a degree at any other university.

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Declaration by the supervisor

I hereby confirm that the work contained in this thesis is the work of Camari Waqanivalu Koto unless otherwise stated, and that the corrections have been satisfactorily addressed.

Signed :

Dr. Eberhard Weber

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To my children (Josua Mafi, Nemaia Waqanivalu and Tui Koto Jnr.), my husband (Joeli Tui Koto) and the residents of Namadai community, Tamavua-Suva.

Abstract:

For the past few decades Pacific Island countries have experienced an unprecedented process of urbanization, which leads to primate cities as single growth centers in most of the countries of the region.

Along with this urbanization, most (if not all) Pacific Island countries have experienced the phenomenon of increasing urban poverty, which urgently needs to be addressed, and new ways to alleviate poverty are required. The grim reality of poverty, and various issues arising out of it, finds its expression also in the increasing numbers of squatter or informal settlements in Fiji's urban areas, in particular in and around the capital Suva.

The study presented uses the *Sustainable Livelihoods Approach* as a conceptual framework and explores livelihood practices of households in the squatter settlement of Namadai in Fiji's capital Suva. It highlights structures and processes that contribute to people's social vulnerability. The analysis and discussion provide a background of the socio-economic and demographic characteristics of the households under investigation. The study puts much emphasis on the practices, institutions and networks that support the people of Namadai to carry out their daily activities and secure their livelihoods. The study also provides insights into the upgrading and formalization of a squatter settlement, which are seen as important applied aspects of community development in an urban context.

A major finding of this study is that it shows how most of the poor households within Namadai's settlement utilize social networks to support their livelihoods. Only the poorest section of the community are not able to fall back to such *Social Capital*, which provides support and helps members of the community to secure their livelihood and to cope with difficult situations despite their disadvantaged economic status.

The study presented not only gives insights into the people's assets, capabilities and livelihood strategies, but it also draws attention on how state as well as non-state actors are able to support local communities in securing sustainable livelihoods.

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CHAPTER ONE

INTRODUCTION

1.1 Background

Poverty remains an immense global problem at the beginning of this new century. It is widely accepted that poverty not only harm individuals, but has the capacity to affect households, communities and even whole countries. Poverty has impacts on many aspects of life, among others social, political, economic and environmental. Even today poverty is one of the central challenges of development for present and future generations.

When we look at developing nations, the various development theories that had been put forward since the 1950s have been largely rejected because of their inability to meet the ultimate objective of development: the improvement of human conditions and raising people's standard of living. Experiences from many parts of the world have shown that development has often bypassed large proportions of the population. As such it is little of surprise that today still hundreds of millions live in poverty. Although in developing and transition economies the share of people living on less than US\$1 a day dropped from 28% to 24 % between 1987 – 1998 (World Bank, 2000; 21), the total number of people in poverty has hardly changed in some regions or is even increasing. For example, South Asia recorded 474.4 million people living on less than US\$1 a day in 1987 and this increased to 522.0 million in 1998 (Appendix 1.1 – WB, 2000: 23).

A more recent report by the UNFPA reported that two persons in five or approximately 2.8 billion people worldwide are trying to survive on less than US\$2 a day (UNFPA, 2004). Even though most people in Pacific Island nations do not suffer from absolute poverty like many in countries of Sub-Saharan Africa, South and South East Asia what exists is a 'poverty of opportunity'¹ which seriously affects people's well being. The 1997 Fiji Poverty Report shows that about ten years ago approximately 25% households in Fiji were living below the poverty line. There were even more in danger of slipping below the poverty line. The reality indicated by such dismal statistics contradicts earlier assumptions that wealth will trickle down to the poor during the development process. However in the meanwhile it became obvious that this is rarely happening and that for various reasons the

¹ Notion that people are denied the opportunity to lead productive and satisfying life (UNDP, 1999). Situation where poverty seriously limits people's opportunities to access social, economic and political services and where people are very vulnerable to circumstances such as natural disasters and economic shocks which impact on their ability to meet their basic needs (Good, 2003)

poor are being deprived of services, opportunities and money. In the globalization age such deprivations are a threat to the well-being of the people.

The understanding of and reflection about development as an academic discipline has evolved over the last five decades and so is the understanding of poverty; an undesirable human condition that typifies underdevelopment. There is no universally accepted definition of poverty. Increasingly, poverty is not only perceived as related to economic factors such as insufficient income, lack of assets and lack of access to decent jobs but it also relates to social, political and cultural factors. All these factors are interrelated and this makes poverty a very complex problem. Despite this, there is universal agreement in the urgency of tackling this problem as testified by the fact that it makes up one of the United Nation's (UN) Millennium Development Goals (MDG), which aims to eradicate extreme poverty by the year 2015 and to reduce by half the proportion of people living on less than a dollar a day. For most developing nations, issues of poverty dominate their development agendas and both governments and non government organizations seek out ways to assist those in poverty.

Literature on the causes, nature and implications of poverty abound worldwide. In the Pacific region, major organizations such as the United Nation Development Programme (UNDP), Asian Development Bank (ADB) and UN Economic & Social Commission for Asia and the Pacific (UNESCAP) have undertaken research in this field and published reports on poverty and related issues. Some Pacific Island governments have commissioned studies into the extent of poverty and other forms of social disadvantages in their respective countries. UNDP and the Fiji government compiled a Poverty Report for Fiji which gives a measure of the incidence of poverty (UNDP 1997). Along with others, UNESCAP produced an assessment on the nature and extent of informal settlements in Vanuatu (Chung and Hill, 2002). The Pacific Islands Development Reports measured and reported on the status of development of the individual countries in the region (UNDP, 1994; 1999). The latter discusses within its report the meaning of poverty in the context of the different countries in the region.

All these reports by government and Non Government Organizations (NGO) indicate their efforts in reducing and eradicating poverty and should assist in informed decision making concerning poverty-focused assistance strategies. While such reports largely utilize national level surveys to measure the incidence, intensity and severity of poverty, merely counting the poor reveal nothing about the misfortunes and achievements amongst the poor. It seems that many questions still remain unanswered.

The state institution with its various ministerial policies and programmes has targeted the poor in response to the problem of poverty. These efforts are complemented and strengthened by various Non-Government Organizations. An equally important party in this issue is the poor themselves and a critical question that this research asks is: what are the responses of the poor to their condition of poverty?

This study seeks to answer some of the questions raised above. It attempts to look behind the statistics presented in reports by employing a multifaceted research design made up of qualitative and quantitative methods and trying to seek the participation of the people in the area under study. It can be assumed that the poor have strategies to cope on a day-to-day basis with low incomes, increasing prices and inadequate or unreliable economic and social structures. This study specifically seeks to describe and document the resourcefulness of the poor.

Barr (1990; 158) made a suggestion of “working with the poor and not merely for the poor”. This involves allowing the poor to become subjects and agents of their own development. This study has the capacity and the scope to do just this. Other than looking at the commonly studied responses to poverty by the state and civil society, the study emerged while working with the poor by documenting their own responses and initiatives. Such an approach has much potential to strengthen or complement governmental and NGO efforts.

1.2 Research topic rationale

The choice of the research problem was largely influenced by the researcher’s own experience with the condition of (near) poverty. Being a child of an outer island emigrant, childhood memories included overcrowded Police barrack rooms, collection of shellfish from the nearby inter-tidal shore on almost every day of non-pay week, compulsory Saturday weeding on the family plantation and the half a mile barefooted walk to and from school during the primary school years. These were just some of the various routine strategies that the family adopt to achieve a reasonable level of livelihood. Several decades on, the nature of wellbeing for the third generation migrants have dramatically changed, however, for some of the researcher’s siblings, the same experiences (or worse) are being passed on to their children.

Exposure to worsening conditions in an urban setting was again experienced during the researcher’s direct contact with the Namadai informal settlement in the late 1980s. It can be

observed that within the sixteen years from 1986 to 2002 a number of the Namadai households has obviously moved out of poverty and have shown improvement to their economic well-being. This is crudely ascertained by observing ownership of tangible assets such as housing or cars. At the same time it can be observed that the majority of the households are barely getting even the basic necessities of life. Yet, despite this setback, they have all survived all this while. This implies that they have developed and acquired some means of coping with their condition of poverty and ill being. Such actions and initiatives were deemed by the researcher worthy of a dissertation.

1.3 Aims and Objectives

The general aim of this study is to explore the practices, institutions and networks within which the poor make decisions about their daily livelihoods. The general objective is to get a better understanding of how different households in the Namadai community respond to poverty. The specific objectives are as follows.

- (i) To study the socio-economic characteristics of households in Namadai.
- (ii) To determine the strategies that poor households adopt as means of survival.
- (iii) To recommend measures that address issues of poverty in Fiji.

1.4 Significance of the Study

With increasing urbanization, more pressing issues of urban poverty and inequality is inevitable. Insights into urban poverty that this study provides will not only be relevant but also timely for policy intervention. In this trying time of economic difficulties, and especially so for the poor, the government and donors are grappling with the problems of poverty. Understanding how the urban poor respond to changes in their economic status is particularly crucial because such enlightenment can help to ensure that interventions aimed at reducing poverty complement and strengthen people's own inventive solutions rather than substitute for or block them.

A feature of this poverty study is that it has a micro-level approach using the households as the main unit of analysis. It thus has the capacity to expose behavioral responses within the households and perhaps between households and within the community. This can be useful information in formulating poverty alleviation programs as well as for poverty related policies.

A household survey was used as a means of empowering the poor households enabling them to voice their concerns and to share their knowledge with the researcher. The intended beneficiaries of this research are the poor. For the poor households in the community under study, such knowledge can assist them to reflect and perhaps allow them to respond effectively well to their situation. As well, the knowledge on poverty from the poor themselves has greatly assisted the researcher by giving useful insights of their livelihoods.

To date, there are not many studies done on the coping strategies of the poor in Fiji and most people (largely the non-poor) often wonder on 'how the poor manage to survive'. This study aims to enlighten us of the poor's own survival strategies and perhaps allow us to appreciate their innovative initiatives and actions.

1.5 Research Methodology

The area chosen for the case study is the Namadai Settlement, which is located in the heart of the prestigious residential suburb of Namadi Heights in Tamavua, Suva, Fiji (Figure 1.1). Once a squatter settlement, legally, Namadai has a semi-formal status due to the current uncertainty of land tenureship.

Of the more than hundred households living in the area now, a sample of fifty households was randomly selected for the study. Data was collected from both primary and secondary sources.

The research tools applied in this research included a household survey using structured questionnaires, key informants in-depth interview using interview schedules and literature search from various secondary sources. A detailed description of the methodology is discussed in chapter three.

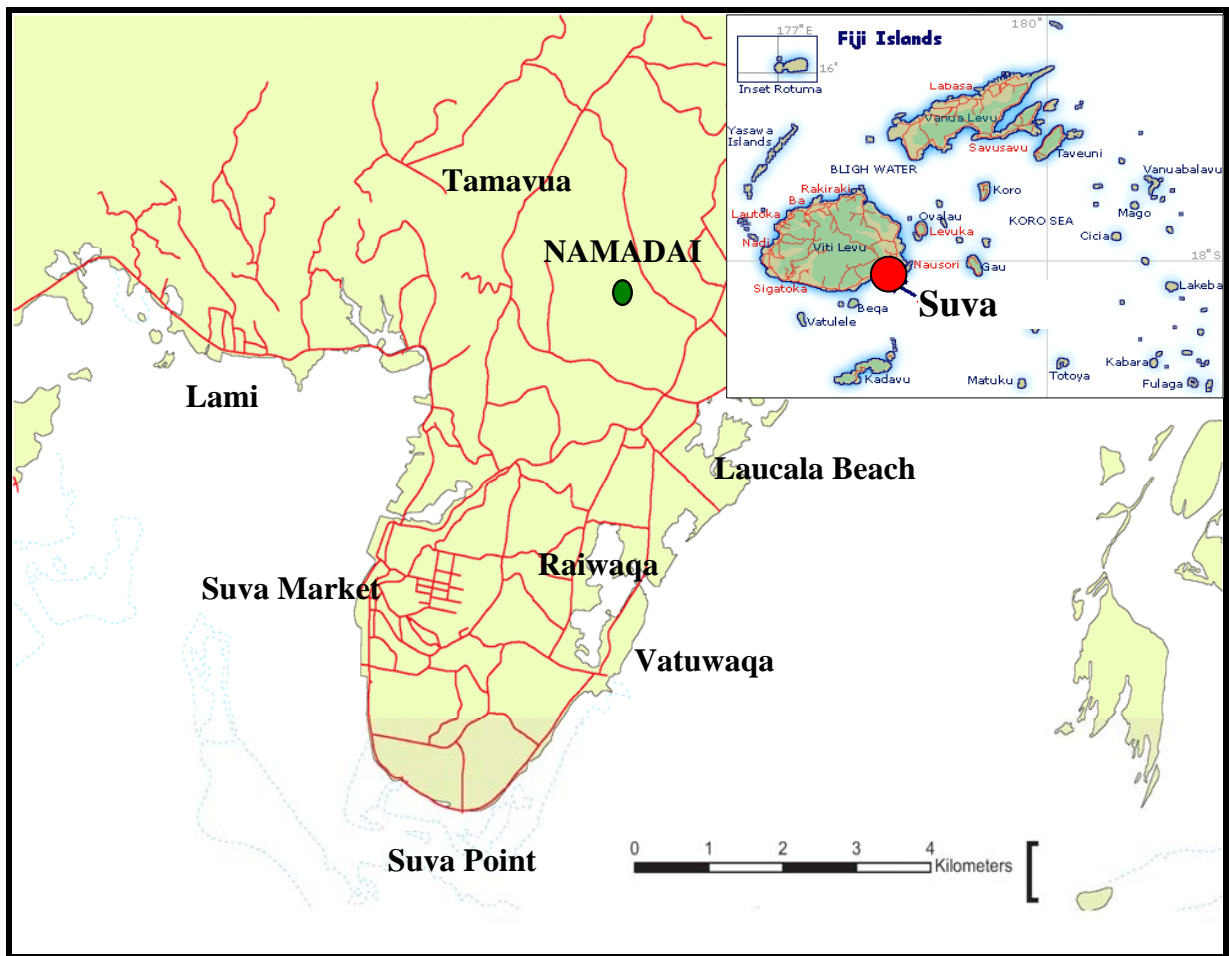


Figure 1.1 Case study area. Namadai of Suva city's Tamavua suburb.

1.6 Structure of the thesis

This thesis comprises of six chapters. Chapter One is the introduction chapter dealing with the research problem, objectives and the significance of the study. The Second Chapter deals with the theoretical and conceptual framework. It provides a review of the literature of issues pertaining to this thesis. Chapter Three discusses the research approach, which includes a more detailed discussion of the research methodology. With Chapter Four the empirical part of the thesis begins. It provides background information on Fiji and particularly on the study area. It covers aspects of geography, economy and demography and attempts to link up the literature highlighted earlier in Chapter Two with the local context. Chapter Five, the core chapter of the thesis, contains the analysis and discussion of research findings.. Finally, Chapter Six provides broad conclusions and recommendations of measures that address issues of poverty in Fiji.

CHAPTER TWO

DEVELOPMENT, POVERTY AND RESPONSES

2.1 Introduction

This chapter provides the conceptual framework of the research. Its primary objective is to set a conceptual link of the dissertation to the current poverty related development discourse. The general approaches of sustainable livelihood and coping strategies with particular emphasis on livelihood diversification and social capital make up the conceptual framework of this thesis. Revisiting the grand development theories in the literature review is inevitable for a clear understanding of the perpetuation and persistence of poverty in the context of the research. Following the development theories discussion, it will highlight various responses to the condition of poverty by major institutions / paradigms and specifically elaborate on the responses of the poor themselves.

2.2 The past decades of development

Though development as a notion is complex it nevertheless conjures up a state of improvement or progress. It is generally agreed that the ultimate objective of development is the improvement of people's living standards. One of the roles of development theories is to relate the living condition of people to changes occurring around them and especially on how to influence change in a way that may help to achieve development. One of the bigger problems however is that a precise definition of development is contentious and therefore it seems rather impossible to have a universal agreement on one theory that is practical, acceptable and applicable to everyone. Since the inception of the term *development* after World War II, a number of theories had been put forward and approaches adopted. Major paradigm shifts happened at least three times: the first towards the end of the 1960s when the modernization paradigm came under severe criticism and was subsequently replaced by the paradigm of dependent development. Finally by the middle of the 1980s both "grand theories" found their untimely end in an impasse which led to a crisis of development studies that often was referred to the *End of the Third World* and the *End of Development Theory* (Berger, 1994).

As indicated above development practice during the post war period and up to the 1970s operated on the premise of modernization theory and was based on the European experience of development: the creation of industrialized countries after the first *take off* (industrial revolution) as well as the European experience of reconstruction after World War II

(*Marshall Plan*). The modernization paradigm perceived a causal connection between economic growth, social change and democratization (Berger, 1994; 260). In adopting this, developing countries would arrive at a stage where they would replicate the western democratic and capitalist system and its values through the replacement of the ‘traditional sector’² by the ‘modern sector’³ (Rostow, 1960; 44). It thus focused on the need for cultural transformation and social change. The ultimate removal of poverty through industrialization for economic growth is one of the implicit aims of modernization. However, industrialization in most cases often failed to materialize and even where good growth rates were achieved, poverty, unemployment and income inequality continued to grow. There was growing discontent and these were reflected in the growing discourses that challenge the dominant public and academic discourses of the modernization theory. At the center of this was the dependency theory in the 1960s of which André Gunder Frank’s writings on the ‘development of underdevelopment’ gained prominence. He argued that capitalism produced underdevelopment and economic stagnation amongst the developing nations through the transfer of economic surplus from them to the industrialized nations (Berger, 1994; 261). As such modernization is not a way to remove underdevelopment, but capitalist modernization, beginning with the colonial period and perpetuated in the post-war economic division of labor was now seen as the root-cause of societal deformations. The dependency theory reached its peak by the second half of the 1970s and declined in popularity by the 1980s. The blame for underdevelopment was pointed back to the developing countries largely because of the various states’ corruptive practices and authoritarianism (*ibid*).

Alongside the dependency theory are other development paradigm that emerged in the 1970s. It focused on human welfare development, which placed an emphasis on the combination of economic growth and wealth distribution. At the core of this are the provisions of basic needs such as food, clothing and housing for everyone and where this is best achieved if the countries increase their self sufficiency and self reliance. The practices of development during this period include ‘import substitution industrialization’ and ‘rural development’. In Latin America, the former approach was especially adopted to promote local industries and to reduce their dependence on western countries. The industrialization

² Drawn from Durkheim’s theory of development, traditional sector makes up people of traditional society who carry out the limited tasks of a simple agrarian community based on groups of family in village settlements.

³ Involves a complex economic relationship derived from a change in the values, norms and attitudes of people.

of the earlier period encouraged the growth of urban areas and benefited largely the urban than the rural population (Lipton, 1977). The latter approach focused on improving rural life. Among the objectives of rural development was to keep the rural people in the countryside since more and more people are lured by the social and economic services that are largely concentrated in urban centers.

The 1980s and early 1990s saw a new paradigm of structural adjustment and building governance emerging, mainly as a response to the growing concern of unsustainable levels of debt, poor economic performance, corrupt government and political instability. As a revised version of the modernization approach it requires developing nations' governments to enact structural reforms and in line with the globalization agenda. In this, the belief is that economic growth and modernization are essential for the reduction of poverty in the medium and long term. Increasingly, aid was granted under the conditionality of economic and political reforms. The negative impacts of structural adjustment policies, particularly on the poor, became a critical concern and thus shaped the development policies of the late 1990s that state various alternative means of development.

The structural adjustment approach and the inclusion of governance dimensions in the development discourse however came up while the concept of development itself was questioned by many. During the lost decade of the 1980s the Third World increased in its heterogeneity. Africa experienced famine, civil wars and AIDS, while Newly Industrializing Countries in forms of Asian Tigers and Elephants became serious competitors for the old industrialized countries. Many engaged in the development debate felt that the time had come to critically assess the ensuing circumstances in order to help us to better understand the conditions under which development as an emancipating process can emerge. It also was felt that with the end of the cold war it would now be possible to free the development debate from its ideological chains and integrate (capitalist) modernization and (leftist) dependencies idea in new approaches.

The early 1990s thus starts with the acknowledgement that it might be better to talk of approaches (rather than theories) and be less rigid on where universality of explanations is concerned. In only a few years development emphasis features participatory approach where the voices of all the stakeholders of development are taken into consideration - especially so from the poor themselves. This meant that the nation state which had been the center of the development discourse for the past 40 years now was replaced by the people itself as objects and fairly soon even as subjects of development. There was growing

popularity for Non Government Organizations (NGO) as they are seen to have more direct involvement amongst the grass root people and access to targeted disadvantaged groups.

2.3 Poverty – the real experiences on the ground

Among developing countries, most post war development has produced disastrous results. The development theories put forward typically overlook various crucial factors that spell failure to the countries that make attempts to adopt them. For most of them, such development failures are attributed for most part to their attempt in replicating the West (Brohman, 1995: 129). For example, the modernization theory fails to consider the history and culture of non-Western societies in formulating approaches for economic growth. Such approaches result in the simplification and distortion of the actual development experiences of these societies (Brohman, 1995: 121). The developing countries are highly diverse in terms of their culture, economy and political history and being insensitive to the political and cultural diversity is potentially detrimental to the people. Among some developing countries, history has shown that such insensitivities have led to development condition such as poverty; a phenomenon that is also recognized as a rather negative product of development and a symptom of underdevelopment.

Poverty has been a concern to societies since the early civilizations and issues of poverty in many shades continue to dominate development agendas today. Poverty means a lot of different things to different people as there never had been a universally accepted definition of it. There are numerous definitions for poverty in different parts of the world and even among people of different sections of the very same society. Poverty seems to be multidimensional and it appears in many facets – economic, social, cultural and political. Increasingly it is widely acknowledged that poverty does not only mean the lack of economic resources or income which is a standard feature of most definitions of poverty, but other features are equally important.

The World Bank defines poverty as the “pronounced deprivation in well-being” and the deprivation of these - food, water, shelter, good health, education, voice and power leads to the vulnerability of the poor people to detrimental events outside their control (World Bank 2000: 15). Among the Pacific islanders, poverty is the “denial of opportunity to lead productive and satisfying lives because people’s talents, skills and aspirations are frustrated and wasted” (UNDP, 1999; x). Poverty seriously limits people’s opportunities to access services such as education, health and employment, which can lead to personal

development and offer them the ability to meet their basic needs. Defined by the poor people themselves, poverty is the lack of material (food, shelter and clothing) things and the lack of freedom of choice and action and power to control one's life (Narayan *et al.*, 2000). Poverty stigmatizes people and exposes them to assaults on their human dignity (ibid).

2.3.1 Government's responses to poverty (national and local)

For long the state was seen as the engine of development. State actors therefore were also seen as those who naturally have the responsibility to remove and to alleviate poverty. Such a notion surely is the result of nation states coming up in the 19th century and with it all sorts of state responsibilities. The notion of states being those who are in charge to work (or even fight) against poverty is also closely connected with the Industrial revolution itself, which gave birth to what in many developed societies is known as the welfare state. Important stages in his development were the *New Deal* with which President Roosevelt fought the Great Depression of the 1930s. Also after World War II such Keynesian policies almost worked automatically meeting markets that seemed to be unlimited in their demand and supply. During the 1960's and under the administration of President Lyndon Johnson, the US federal government launched a 'war on poverty' It called on the nation to embrace this war and committed itself to many multi faceted anti poverty programs whose primary objective was "to wipe out that shameful poverty" persisting in the midst of wealth (<http://www.lexisnexis.com/academic/2upa/Aph/JohnsonPoverty.asp>).

Most communities depended on government agencies for their support services and the government was seen as crucial in its role of reducing poverty. Like in the USA, most governments of the world have explicit and implicit policies and programs that address the plights of the poor. These include explicit poverty alleviation programs such as giving living allowances, upgrading of informal settlements where the poor largely reside, initiating income generating activities and provision of grants and loans. Other implicit state policies to counter poverty include the generation of employment, wage policies, informal sector development, grant assistance to school and provision of low cost housing. However especially in connection to structural adjustment of the 1980s and 1990s, neo-liberal politicians and academics often argued that state responsibility with regard to poverty should be restricted to set framework conditions right under which market forces can then create productive employment and let poverty disappear.

2.3.2 Non Government Organizations

The work of governments is often complemented and strengthened by Non Government Organizations (NGOs). NGOs are widely known to undertake poverty alleviation programs and make significant contributions to the welfare of disadvantaged groups because they are noted to have the capacity to reach down to grass root people.

A classic example of such an organization is the Grameen Bank of Bangladesh. Even though the government owns 10 per cent of the shares, 90 per cent is owned by the rural people it serves. It provides small unsecured loans to poor people for income generation activities. Initially started in 1976 and as an experimental project, it offers small loans to the rural poor of Bangladesh and many of them women, as working capital for income generating activities. The bank was established in 1983 and is successful in the alleviation of poverty as seen by the extent of its operation today. The bank disbursed \$4.6 billion in loans to 3.8 million borrowers in August 2004 and with a repayment rate of 99 per cent. Of these borrowers, 96 per cent are women (<http://www.grameen-info.org/bank/BeggerProgram.html>).

Religious organizations and their related charitable organizations have played an important role in acknowledging poverty by undertaking remedial action whether in terms of health, education, housing and other essential services.

2.3.3 Individuals and households and coping strategies

Apart from programs targeting poverty and assistance provided by the formal institutions such as the Governments and Non-Governmental Organizations, the poor themselves are seen as important actors to be doing something about their condition. The poor constantly struggle to improve their situation. For them social and economic mobility in the form of “making a career” is surely as important as other coping and survival strategies to avoid the worst. Especially so for the latter as it has received much attention in social science literature, where numerous kinds of activities and household strategies or coping strategies have been studied (Caplowitz 1979, Mingione 1987, González de la Rocha 1991, Roberts 1991 & 1994, Moser 1996, Moser and McIlwaine 1997, Lokshin and Yemtsov 2000, Snel and Staring 2001) Coping as a livelihood strategy can mean to reduce expenditure (for example, through doing without less important items, replacing more expensive goods with cheaper ones, starting / increasing subsistence production), increase incomes (through

additional employment, i.e. having more than one job, increasing the numbers of those earning an income, e.g. children), securing a livelihood through additional support sources (support from Government, NGOs, family, etc) or illegal activities (i.e. stealing food).

Mingione (1987) differentiates the coping strategies between those that make better use of internal household resources and those that use external resources such as the government, NGO, local community, kin and friends. For both sources, there is a distinction drawn between monetary resources, for example financial earnings or support and non-monetary resources such as informal arrangement of mutual support by people and the government. Snel and Staring (2001) define four types of coping strategies that are used by the poor households. The first involves limiting household expenditures by the reduction in consumption such as food and luxury items. As well, non-productive members of the household are excluded from consumption through various ways. This includes giving them less to eat and placing them elsewhere. Like Mingione (1987), the second means of coping involves the more intense use of internal household resources by means of having a home garden, repairing and building own houses – what Mingione refer to as ‘self-sufficiency’. The third relates to market- oriented activities such as participating in the formal labor market or selling home produced goods. The latter is common in most developing countries. Finally, the fourth type of coping strategy involve seeking assistance from more powerful external actors such as the central and local governments and private organizations. Amongst, the richer countries of the West, most poor households are well provided for through these means because of the extensive social security system in place. Roberts (1991, 1994) points out strategies whose purpose is for mere survival – *survival strategy* and those that focus on long-term improvements – *social mobility strategies*. The survival strategies involve meeting own needs on a daily basis, living frugally and earning extras so that immediate improvement is evident. The latter however, looks far beyond the present and the different strategies adopted are aimed at improving their position in the long run. Such activities include the provisions of good education for their children.

In today’s monetized societies, people’s well being is closely related to their economic status and which is related to the wider national and global economic climate. In their analysis of Russian households, Lokshin and Yemtsov (2000) discuss how people coped after the Russian financial crisis of 1998 amidst declining household income, rising unemployment and increasing poverty rates. The choices of strategies to adopt are strongly determined by the level of human capital in the households. Those households that are

headed by pensioners and people of low education are more likely to be socially excluded⁴ while those with higher human capital are more likely to choose active strategies. Such strategies include reducing household expenditure especially by cutting back on meals, cultivating more food, sale of belongings, changing of places of residence and looking for supplementary work. Further, the ability of the different households to respond to their situation “is not a function of the household resources alone” but include resources from outside largely in the form of family support network (ibid; 5). For example, cohabitation was noted as an important strategy. Household members move in with relatives and take advantage of the economies of scale with regards to size (ibid; 7). As a result, there was a sharing of resources and responsibilities. As argued by González de la Rocha’s ‘resources of poverty’ model (1991), poor households cope with the condition of poverty by putting to work a multiplicity of resources however their capabilities are not independent of other social factors and are highly sensitive to broader economic changes (González de la Rocha 1991; 4), they rely on social exchanges⁵ through networks and support system to survive and to meet a socially set standard of living.

In his study of the urban poor in Bangladesh’s Dhaka City, Hossain looked at how the poor households cope with urban life with reference to livelihood framework (Hossain 2005).

The major mean of survival for as many household members is to seek income through employment or involve in some other income generating activities. Urban women are noted to have increased participation in such activities compared to their rural counterparts. Most of the households’ income is used on food and shelter and therefore they have little money for clothing, medicines and education. Social networking also plays an important role in coping with urban life where reciprocity is practiced amongst blood relatives and friends living in the same community and outside as well.

Migration has long been viewed as an individual or household coping strategy to escape poverty and insecurity. However it does not necessarily mean that it is the end of poverty for the immigrants. Among the urban poor of Dhaka City, many migrated from various rural districts and often failed to achieve their expectations (Hossain, 2005). Bonds with their villages are generally maintained. For some, this rural – urban tie allows for supplies of food such as vegetable, wheat and rice. Remittances are an important aspect of migration

⁴ Also termed marginalization by some (Lokshin & Yemtsov, 2000), it means the inability of individuals and social groups to participate fully in the economy, social life and political processes.

⁵ Flow of goods and services through network of friends, neighbors, workmates and relatives.

and especially among international labour migrants. It is believed to contribute to poverty reduction because remittances sent back by migrants are supposed to improve the livelihoods of families receiving remittances from their relatives living abroad. In Kenya, Knowles and Anker (1981) noted that remittances are more important among the poorer than the richer households.

The practice of urban agriculture amongst low income households has a positive outcome in terms of food security for some developing countries' urban centers (Mwangi, 1995). The urban poor are seen to cultivate available land nearby for subsistence consumption and even for additional income. Urban agriculture in the form of home gardens is a common feature and is a strategy among the urban poor for food security. A study of low income population in Nairobi, Kenya revealed that some households from a low income area were involved in an urban agriculture project organized by an NGO. These households were seen to have more monthly income than those who were not involved in the project as well as having higher food security. Apart from these benefits, practicing urban agriculture also allows households to spend less money on food (Mwangi, 1995).

2.4 New directions: Social Vulnerability and Sustainable Livelihoods

A challenge among poverty researchers in the area of development studies is the shift of emphasis from the structural conditions that leads to poverty and restrict poor people from getting out of their situation to the practices that they engage in given the economic, social and political conditions that they encounter at the local, national, regional or global level (Paerregaard, 1996). This research seeks to rise to this challenge by studying the practices and actions of the poor. Poor individuals and households have responded to their condition by developing certain strategies to meet their basic needs (food, clothing and shelter). Such practices are referred to in this research as coping strategies. The concept refers to the 'short term response to an immediate problem within the prevailing rule system or moral economy' (Beall *et. al.*, 1999). To a certain extent the poor have the freedom to choose different strategies and that can yield good and bad outcomes. Like Roberts (1991), also this research follows the idea that coping strategies adopted stress the freedom of choice people have within the social, economic and political conditions they are confronted with despite the structural constraints.

Drawing on the work of the UK Department for International Development (DFID) on livelihoods approach as a guide, this research seeks to provide a more realistic

understanding of poor people's livelihood and survival through their household activities in the hope that this can be a starting point for potential macro-level interventions. Chambers and Conway define livelihood in Rakodi (2002; 14) as consisting of

“ the capabilities, assets (including both material and social resources) and activities required for a means of living”

While there is a broad agreement on the key components of the livelihood framework amongst its users, the exact conceptualization and emphases differ. This research specifically focuses more on the role of social network through the various communal network functions and how these are utilized to support the coping strategies of the household members.

2.4.1 Social vulnerability and Sustainable livelihoods

Many ideas about the causes and impacts of livelihood shocks have developed in the last two decades, "resulting in a considerable, often "bewildering", confusion of competing intellectual frameworks and alternative paradigms using similar words in different ways" (Moser, 1998: 2). A number of more recent conceptual debates and the conclusions derived from famine- and food-security research, however, have quite fundamentally changed the scenario by introducing concepts such as 'vulnerability' and 'sustainable livelihood security', focusing on social actors, assets and entitlements. Both concepts are no clear-cut disciplinary approaches but rather multidisciplinary *bundles of perspectives* centering on relevant social problems (e.g. Blaikie *et. al*; 1994; Bohle and Watts 1993; Chambers, 1988; 1989). The following section highlights some important aspects of such approaches and develops a framework for empirical investigation.

2.4.2 Vulnerability

Not the least due to its commonness in the development debate the term 'vulnerability' has certain vagueness to it. There is not only an acknowledged lack of developed theory but also no agreement on indicators and methods of measurement (see Chambers, 1989; Bohle and Watts 1993). The concept, however, takes an interesting view: while poverty relates to deprivation, vulnerability, according to Chambers (1989), is a function of *external* risks, shocks, stresses and *internal* defenselessness:

"Vulnerability has thus two sides: an external side of *risks*, shocks and stress to which an individual or household is subject; and an internal side which is defenselessness, meaning a lack of means to *cope* without damaging loss" (ibid 1, emphasis added).

Vulnerability, unlike poverty, cannot be measured in simple economic categories alone. Realizing that vulnerability is not the same as poverty; marginalization, or other conceptualizations that identify sections of the population who are deemed to be disadvantaged, at risk, or in other ways in need (Cannon *et. al*; 2005) is a first step to come closer to its conceptual value: vulnerability is a way of conceptualizing what may happen to an identifiable population under conditions of particular risks and hazards and it is therefore relevant for policy makers and others engaged in the applied aspects of development planning.

Poverty is essentially a static concept whereas vulnerability has a time dimension built into it. Poverty implies not having enough now of something valuable whereas vulnerability is the probability now of not having enough of something valuable in the future. (http://www.adb.org/Documents/Events/2002/SocialProtection/poverty_vulnerability.pdf).

Vulnerability to poverty is where individuals are at risk to circumstances likely to damage their livelihoods thereby affecting their ability to meet their basic needs and also their ability to participate in economic, social, civil and political life. Vulnerable people make up of both the poor and the non poor. Chambers' often-quoted definition encapsulates both the *process* and the *state of being* within the term vulnerability. The poor are usually among the most vulnerable, but not all the members of a particularly vulnerable group are invariably poor.

Meikle et al. (2001) provide an overview of vulnerabilities common among urban poor. In particular vulnerabilities arising from their legal status, the local physical and social environment as well as their dependency on the cash economy are for many crucial sources of vulnerability (for details see Table 2.1).

Legal status	
Informal employment	Those in informal employment generally lack labour rights. They are therefore susceptible to sudden unemployment, and the dangers accruing to unprotected working conditions (long hours, poor pay, insanitary or unsafe conditions) (Potter and Lloyd, 1998)
Shelter and land	Urban residents living on illegally occupied land or in informal low cost rental housing lack legal tenure rights. As such they experience poor housing quality and face the threat of summary eviction ⁵ . Linked to housing rights, those residents undertaking urban agriculture may also lack legal tenure, and risk losing their land and crops.
Political rights	Informal residents lacking legal registration may be disenfranchised and excluded from political decision making and, in addition, may suffer from police harassment and bureaucracy (Wratten, 1995)
Services and infrastructure	Lack of legal status may also limit the access of informal residents to basic social services (health and education), or financial services (e.g. bank loans) ⁶ . In addition, the prevalence of illegal connections to infrastructure (such as electricity or water) mean that many informal residents are vulnerable to the sudden withdrawal of key services, and may also be fined or punished in some way for illegal use of these services.
The local environment	
Physical environment	Poor living environments often endanger the lives and health of the urban poor, especially where they are forced to live and work in marginal areas through lack of cheap alternatives. This creates further vulnerability, as ill health undermines one of the chief assets of the urban poor -their labour (Satterthwaite, 1997)
Social Environment	As noted in section 3.2., the social context in cities may be characterised by crime, fragmentation and other social problems which will reduce the ability of households to support on another in order to further their livelihood strategies (Wratten, 1995). In addition, poor men and women may be excluded from livelihood opportunities due to differences such as culture/ethnicity which result in their exclusion from social networks (Beall and Kanji, 1999)
Dependence on the cash economy	'Free' goods and services, such as common land, clean water and fuel, are rare in cities. Most of the basic living needs of urban residents must be paid for in cash - making the urban poor particularly vulnerable to market vagaries such as inflation, and the removal of governments subsidies (Moser 98). In addition dependence on the cash economy frequently means that poor households are vulnerable to debt (especially where they cannot rely on informal on social networks for loans). Borrowing, normally at usurious rates, may lead to long term indebtedness with disastrous results such as bonded child labour.

Table 2.1 : Vulnerabilities common among the urban poor (Source: Meikle, Ramasut and Walker, 2001)

There is no doubt that if one is poor (and vulnerable) now, one may not be able to function well in the future, and so have a greater chance of being poor then. However, some groups may be at risk of becoming poor *in the future* because of *inherent* vulnerabilities (i.e. discrimination based on gender, caste, ethnicity, or location of residence, household composition, etc.). Also, the perspective of vulnerability recognizes the potentialities of *actors*. Not all poor people are

equally vulnerable: the choices and “strategies” of the poor, however constrained they may be, influence their degree of vulnerability. The vulnerability perspective thus connects the *micro* and the *macro*, bundling different analytic categories in one conception (e.g. conditions of the broader natural and socio-economic environment, aspects of endowment, coping). In Chambers' definition the main determinants of vulnerability are defined in terms of *risk* and *coping*, and in the interplay of *external* and *internal* factors.

2.4.3 Vulnerability and Livelihood Security as "Two Ends of a Continuum"

Like 'vulnerability', the term 'livelihood' first became popular in the context of famine- and food-crisis research. Authors like Chambers (1988) understood *food security* as a basic condition for *livelihood security*. In order to conceptually integrate the aspect of *sustainability*, food security was closely connected with questions of environmental degradation and, even broader, with the sum of activities, resources and chances people use to secure and protect their well-being. Thus, as in the concept of vulnerability, micro and macro perspectives and different analytic categories are combined in order to give justice to the complexity of development problems. Even more than the vulnerability perspective, however, the livelihood security approach takes as its starting point the capacity of actors. Putting emphasis on the micro perspective the research intends to focus in particular on the *internal* dimension of vulnerability and livelihood security. Definitions of the terms 'livelihood' and 'sustainable livelihood' are abundant (Blaikie *et al.*; 1994; Dahl 1993; Hoon *et. al*; 1997; etc.). The following definition is given by Scoones (1998), drawing on Chambers *et. al*;(1992):

"A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base" (Scoones, 1998; 5, see also Carney *et al.* (1998; 2).

A secure livelihood thus has high *resilience* and low *sensitivity* to shocks and stress (Rakodi, 1999; see Blaikie and Brookfield, 1987). Like vulnerability, livelihood security is defined by the risk of *exposure* to crises, stress and shocks, and by the *capacity* of actors to cope and to recover. Livelihood security and vulnerability are two extreme points on the same scale, or "two ends of a continuum". Having a slightly different emphasis, the concepts can be viewed as complementary to each other (see Hoon *et al.* 1997; also Blaikie *et. al*; 1994; 9).

2.4.4 The external Side of Vulnerability and Livelihood Security

The *external* side of vulnerability has mainly been examined from a *macro* point of view. In this sense, following Bohle and Watts (1993) and Bohle et al. (1994), the conditions and factors which govern vulnerability can be described with the help of three distinct but interrelated perspectives: human ecology, expanded entitlements and political economy.

The framework represents *overlapping* perspectives of human ecology, expanded entitlements and political economy. Processes in such fields set the frame (i.e. the conditions, or define the "space", see Bohle and Watts 1993) in which individuals and groups are either vulnerable or secure. The *internal* and *external* sides of vulnerability are closely intertwined and the transitions between them are fluid (see impact arrows). The external conditions may enhance or undermine the capacity of actors, but action might in return also modify the external conditions.

The framework implies that the *risks* people face can be ecological, economic, social, political, and not the least personal. They can arise from external or internal processes and events. Different levels of action (micro-macro) and a broad range of actors (individuals, institutions) are in many ways linked to each other. Accordingly, risks can take the form of sudden shocks, seasonal cycles or long term trends. Under comparable circumstances, however, different people are affected by livelihood risks in different ways. In the vulnerability and livelihood security perspectives "the poor" are not considered "helpless victims". They are *capable* social actors. Though their decisions are constrained in many ways (environmentally, economically, socio-politically), it is assumed that they in fact control many resources that could form the basis of positive livelihood outcomes (see DFID, 1999). A mixture of internal and external factors defines both, the risks people are exposed to, and their capacity to deal with such risks.

2.4.5 The internal Side of Vulnerability and Livelihood Security

In the livelihood literature, people's capacities to act (or to cope) are often connected to asset ownership, access to resources and entitlements (Blaikie *et. al.*; 1994; Drèze and Sen 1989, 1990; Swift, 1989). In recent years, while exploring the *internal* dimension of vulnerability/livelihood security from a micro point of view, the concept of assets has increasingly gained importance (see UNDP, 1997; DFID, 1999). The notion of "assets", however, differs considerably from author to author. According to Bebbington (1999), "the capabilities that people have (are) a result of the assets at their disposal". Moser (1998) formulates that "the means of resistance are the assets and

entitlements that individuals, households, or communities can mobilize and manage in the face of hardship" Swift (1989) analyses vulnerability and security as functions of assets, classified as "human and physical investments" (e.g. in education, or land). Blaikie *et.al.*; (1994) identify the *access to assets* as the main determinant of vulnerability. The *assets* they refer to are mainly *physical assets*, such as land and livestock. Adhikari and Bohle (1999) point out that under certain conditions (such as population pressure, declining landownership and productivity of land) other than *physical resources* may play a significant role for securing livelihoods. Their study on the food security of households in a remote region of Nepal shows that "personal assets" (or human capitals) such as health, skills and the composition of households are by far the most important factors in helping the households to cope with food deficiency (p. 16). Summing up one can certainly say that there is "a growing recognition that the poor are strategic managers of complex asset portfolios" (Moser, 1998: 5). Though the terms "strategic" and "managers" are somewhat inappropriate, considering the "realities of the poor", the categories 'action' ("managers") and 'endowment' ("assets") take crucial roles in the literature on livelihood security and vulnerability.

2.4.6 Combining Micro- and Macro-Perspectives: The 'Double Structure of Vulnerability'

The interplay between the "external" and the "internal" side of vulnerability is particularly emphasized in 'the double structure of vulnerability', as proposed by Bohle et al. (1998) and Adhikari and Bohle (1999). Based on research findings from rural Nepal, Adhikari and Bohle (1999) argue that 'life chances' are determined by the strategies which are adopted to cope with food deficits and uncertainty. The framework consequently suggests a closer integration of the macro and the micro perspectives in *one* analytic framework of vulnerability, putting particular emphasis on analysing the *internal* side of vulnerability with a focus on the specific position of people or social groups within the total context of social relations as indicated in the concepts of 'access to resources' or 'assets'.

2.4.7 Endowment, Action and Conditions

This study aims to identify mechanisms and processes ("factors") that determine vulnerability and livelihood security of households in a squatter settlement in Suva. Three concepts emerged as central components of the livelihood security frameworks: endowment (assets), coping (action) and conditions. In this the livelihood approach as applied in the present study refer to Amartya Sen's entitlement approach (Sohlberg 2006). Osmani (1993) highlights that the so-called entitlement approach developed by Sen consists of three fundamental concepts that are

closely linked to each other. Through the eyes of sustainable livelihoods these concepts are central to people's ability to cope: a) *endowment* as 'the combination of all resources legally owned by a person' (Osmani, 1993: 3). These assets can be tangibles (e.g. equipment, land) or intangibles (e.g. labour power, skills, rights), b) *entitlement* as 'The set of all possible combinations of goods and services that a person can legally obtain by using the resources of his endowment set' (Osmani, 1993: 3) either through production, transfer or exchange (Osmani, 1993), and c) *the entitlement mapping* as 'simply the relationship between the endowment set, on the one hand and the entitlement set on the other' (Osmani, 1993: 4).

Taking different views on the internal and external sides of vulnerability, the three concepts identify "determinants" of household livelihood security in the study area. The concept of endowment, operationalized as 'capital asset', is basically used to take a micro-perspective on the *internal* side of vulnerability. How are people endowed (or not endowed) with different assets (capitals) that help them to cope?. The same is true for 'coping' (or 'action'). Complementary, the concept of 'conditions' offers a macro-perspective on the *external* side of vulnerability. The following sub-chapters briefly explore how such concepts are set in the livelihood context.

2.4.8 Endowment: Capital Assets

In the literature, livelihoods are often considered in terms of access to several types of 'capital assets'. Such capital assets are in fact at the *core* of each livelihood framework (see Bebbington, 1999; Carney *et. al.*; 1999; Moser, 1998; Scoones, 1998; etc.). People are endowed with different types of "resources" (or assets) and, according to Scoones (1998), "drawing on an economic metaphor, such livelihood resources may be seen as the 'capital' base from which ... livelihoods are constructed" (ibid 7). Individuals and households are thus "managers" of complex portfolios in which assets are interrelated, complementary and/or substitutable (see DFID, 1999; Moser, 1998).

2.4.9 Sustainable Livelihoods Framework

Economically speaking, an asset is something that generates income, the level of which may depend on circumstances. If property rights are well defined, an asset may be sold to realize income. In the livelihood context, an asset is understood as something that generates income; since some assets are *intangible*, however, and categories such as property

rights may not be applicable then, they cannot always be sold to generate income.

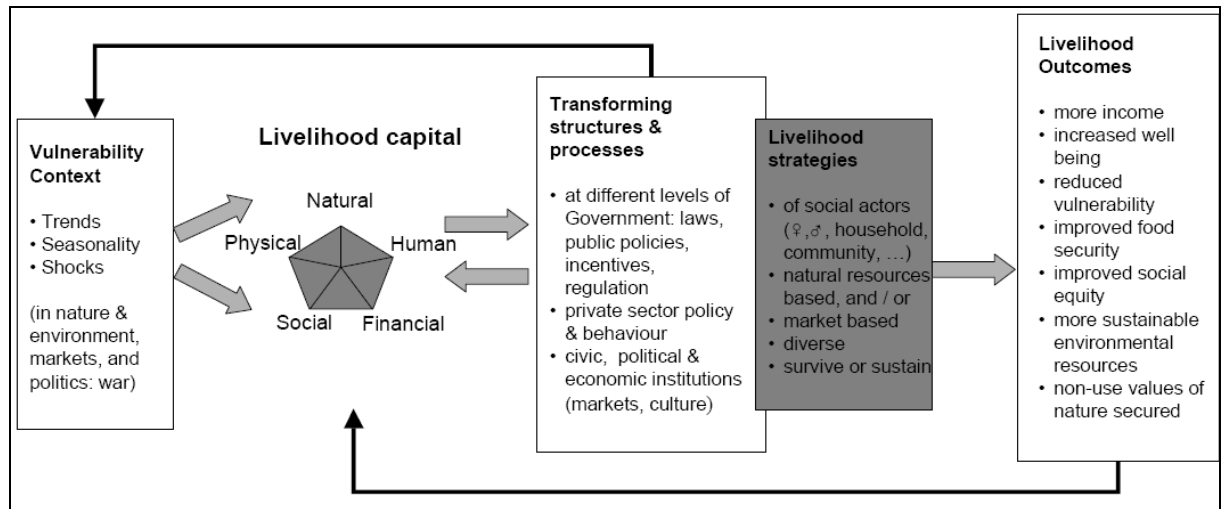


Figure 2.1: Oxfam's Sustainable Livelihood Framework (Source: Carney, 1999:11)

However, as with 'vulnerability', there is a considerable terminological confusion in regard to assets and endowments in the literature. The terms 'asset', 'capital', 'capital asset', 'resource' and 'livelihood resource', originating in different topical fields and debates, are differentiated in certain publications and contexts, and used interchangeably in others. For example, Coleman (1990) differentiates between *capital* and *resource*⁶. In Bebbington (1999) natural resources and other assets combine to form capital assets, or just assets. In the livelihood literature 'asset', or 'capital asset' commonly refers to the broadest possible understanding of the term. 'Livelihood resources' are used as equivalents to 'assets' (e.g. Scoones, 1998).

The five 'capital asset' categories considered in this study are the ones that are most commonly named in the livelihood-literature. They are rather simple and seem amenable to empirical investigation: *natural*, *physical*, *human*, *financial* and *social* capital. In different publications the number of 'capital assets' range from three (e.g. CARE in Carney *et. al*; 1999) over four (e.g. Scoones, 1998) to five (e.g. Bebbington, 1999; DFID, 1999; Rakodi, 1999) and even six (UNDP in Carney *et. al*; 1999).

⁶ "Both of them are productive in the sense that they facilitate ends which would not be attainable in their absence" (Coleman 1990: 302).

Financial Income	Income deriving from the <i>sale of their labour</i> is a key asset for the urban poor as a result of the 'commoditized' nature of cities which increases dependency on cash income (Moser 98)
Access to credit	The availability and accessibility of affordable credit is important in reducing the likelihood of severe indebtedness of the urban poor
Human Health	As the sale of labour is important in the context of the city economy, health care is vital in determining the quality of labour of the poor.
Education and other skills	Like wise accessibility to education and training provides the opportunity for poor men and women to improve the value of their 'human capital'
Natural	Generally less significant in cities - although the widespread practice of 'urban agriculture' (Rakodi, 1993) means that for some urban residents land and livestock are important assets. As urban agriculture is often practised on marginal or illegally occupied land, this asset is frequently vulnerable to environmental contamination or the threat of eviction. In addition while natural resources and/or common property resources (such as rivers or forests) are generally less significant assets for urban poor residents, some natural resources are used in urban settings - rivers in particular - may be used as a source of water for washing and even drinking, and for livelihoods activities such as fishing or poultry rearing (DFID, 1998). In addition health impacts of the environment will have an indirect impact on human capital - clean, safe local environments may therefore be considered an asset.
Physical Housing	Housing is often one of the most important assets for the urban poor, as it is used for both productive (renting room, using the space as a workshop area) and reproductive purposes (Moser 98) in addition to shelter.
Livestock	Livestock is generally less important in cities, nevertheless many urban residents undertake livestock rearing for the pot or for sale. Even downtown residents may rear small animals such as chickens or rabbits in crowded living spaces (Rakodi: 97)
Economic and social infrastructure	Access to education and health facilities provides the opportunity for poor households to improve their own 'human capital' and is often the justification for much rural/urban migration.
Other assets	Assets such as jewellery or household goods obtained to satisfy cultural norms and basic needs, can be sold, or pawned for cash during times of stress or low income (Chambers: 97, UNCHS: 96)
Social Social support mechanisms	The network of support and reciprocity that may exist within and between households and with communities which people can call on, for example, loans, child care support, food and accommodation (Moser: 98, Dersham and Gzirishvili: 98).
Information	A key aspect of social networks is access to information about opportunities and problems - one important area is information about casual labour markets and other opportunities

Table 2.2: Assets commonly used by the urban poor (Source: Meikle, Ramasut and Walker,2001:11)

Initially conceptual frameworks and empirical studies of sustainable livelihoods were rather much concerned around rural areas. Studies that looked into the conditions of urban livelihoods are even today far less than the rural counterparts and they also came up rather rarely.

Farrington et al. (2002) summarize many of the more recent studies on urban livelihoods and compare them to rural livelihoods. The differences are highlighted in table 2.3 below.

← Rural	Urban →
Livelihoods drawn from crop cultivation, livestock, forestry or fishing (i.e. key for livelihood is access to natural capital)	Livelihoods drawn from labour markets within non-agricultural production or making/selling goods or services
Access to land for housing and building materials not generally a problem	Access to land for housing very difficult; housing and land markets highly commercialised
More distant from government as regulator and provider of services	More vulnerable to 'bad' governance
Access to infrastructure and services limited (largely because of distance, low density and limited capacity to pay?)	Access to infrastructure and services difficult for low-income groups because of high prices, illegal nature of their homes (for many) and poor governance
Fewer opportunities for earning cash; more for self-provisioning. Greater reliance on favourable weather conditions	Greater reliance on cash for access to food, water, sanitation, employment, garbage disposal
Access to natural capital as the key asset and basis for livelihood	Greater reliance on house as an economic resource (space for production, access to income-earning opportunities; asset and income-earner for owners – including <i>de facto</i> owners)
Urban characteristics in rural locations (e.g. prosperous tourist areas, mining areas, areas with high value crops and many local multiplier links, rural areas with diverse non-agricultural production and strong links to cities...)	Rural characteristics in urban location (urban agriculture, 'village' enclaves, access to land for housing through non-monetary traditional forms...)

Table 2.3 : The nature of rural vs. urban livelihoods

(Source: Farrington et al. 2002).

Livelihood Capitals

The various sustainable livelihood approaches give a central role to *livelihood capitals* that help vulnerable people in their efforts to cope. Capital in this understanding means all kind of “tangible or intangible assets that are held by a person or household for use or investment; wealth, in whatever form, capable of being used to produce more wealth; any source of benefit or assistance. Various forms of capital can be accumulated, exchanged, expended and lost, thereby affecting a household’s level of livelihood security, quality of life, and its options for coping strategies” (CARE, 2002: iv).

As highlighted above, these capitals can be seen as assets and their endowment can vary between and within societies. In some societies, financial capital might play a bigger role than social or human or physical capital. Common to all societies however is surely that it is a combination in

the endowment of *livelihood capital* that enables people to cope. The following paragraphs introduce the major capitals and give some ideas what they can all include.

Natural Capital

The expression *natural capital* refers to the natural resource stocks from which people can expect benefit in terms of products and services (e.g. land, fishing grounds that produce / provide food, forest that provide all sorts of products and services, mangrove forests that provide protection). From natural capital a big number of useful benefits can be derived that help to secure / strengthen livelihoods. Natural capital can be seen as the assets people can derive from the physical environment. Two aspects are therefore important helping people in the effort to secure their livelihood: the quality of the physical environment and access to it. Through environmental degradation the quality of the environment can suffer and with it people's benefit they can gain from it. Even a high quality physical environment does not provide anything positive to people unless they have access to it.

Physical Capital

Physical capital comprises the basic infrastructure needed to support livelihoods. In particular the following components of infrastructure are often essential for people to be able to secure sustainable livelihoods:

- affordable transport;
- secure shelter and buildings;
- adequate water supply and sanitation;
- clean, affordable energy; and
- access to information (communications).

Human Capital

Under human capital we normally understand assets like people's skills, knowledge, capacity of labor and good health, which are important to the pursuit of livelihood strategies.

“Human capital represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labour available; this varies according to household size, skill levels, leadership potential, health status, etc. Human capital appears in the generic framework as a livelihood asset, that is, as a building block or means of achieving livelihood outcomes. Its accumulation can also be an end in itself. Many people regard ill-health or lack of education as core dimensions of poverty and thus

overcoming these conditions may be one of their primary livelihood objectives.” (DFID, 1999: 2.3.1).

Households’ ability to achieve positive livelihood outcomes through taking advantage of opportunities for economic activity is constrained by the levels of education and skills and the health status of household members. Many better paid jobs are out of reach of the poor, because they are neither formally or informally qualified and they also may lack health and body strength to perform the expected duties.

Evidence on the importance of education to farm incomes varies (e.g. Rodriguez and Smith, 1994), experience often clearly indicates that the poor are excluded from well paid wage or profitable self-employment opportunities in the non-farm sectors because of their low educational levels and lack of skills. The time available to household members to engage in income-earning activities is influenced by the household dependency ratio, the stage in the household life-cycle, and the technology for, and access to, household provisioning activities, including collecting water and fuel. In many cases productive incomes are denied to some members of households as they are required to maintain the household’s function as such. Households may respond to economic stress or opportunities by resorting to low-return subsistence activities and increasing participation rates.

Financial Capital

Financial capital is the kind of capital we might think of first when we talk about capitals. It means the financial resources that people can use to achieve their livelihood objectives. However it can mean much more than having a job that earns some money. It includes all sorts of flows as well as stocks of money and it can contribute to consumption as well as production / investment.

There are two main sources of financial capital.

- *Available stocks:* Savings are the preferred type of financial capital because they do not have liabilities attached and usually do not entail reliance on others. Savings is much more than the modern form of having a savings account with a bank. Savings can be held in cash, bank deposits or liquid assets such as livestock and jewellery. Savings can be investment in productive natural assets (like trees). Financial resources can also be obtained through credit-providing institutions. Savings in many societies means a precaution for times ahead that might not be as good as present times. Savings also mean the existence of a surplus that either can be

converted in money or stored in its original or processed form. The storage of food for times when insufficient food is available might have been one of the first forms of savings.

- *Regular inflows of money*: the most important regular inflow of money surely is in the form of earned income. Besides this pensions or other transfers from the state or private companies and remittances from private sources are important in many cases. From a livelihood perspective the quantity of such inflows as well as the regularity and its reliability are crucial (while complete reliability can never be guaranteed there is a difference between a one-off payment and a regular transfer on the basis of which people can plan investments).

Social Capital

There has been much debate about what exactly the term ‘social capital’ means. Coleman (1990) describes it as “the structure of relations between actors and among actors” that encourages productive activities and at the same time reduces the impacts of risks, shocks and stresses to vulnerable sections of society. These aspects of social structure and organization act as resources for individuals to use to realize their personal interests. In the context of the sustainable livelihoods framework it come very much with the notion that there must be something like *social resources* which people can use to achieve their livelihood objectives. Such social resources can be seen in:

- networks and connectedness of people that increase people’s trust and ability to work together and expand their access to wider institutions, such as political or civic bodies; to achieve social change (e.g. spatial and occupational mobility)
- membership of more formalized groups which often entails adherence to mutually-agreed or commonly accepted rules, norms and sanctions; and
- relationships of trust, reciprocity and exchanges that facilitate co-operation, reduce transaction costs and may provide the basis for informal safety nets amongst the poor (DFID,1999)

In developing countries informal social networks and their meaning for livelihood security are discussed for some time now. A crucial question is of whether such networks can be ‘informal safety nets’ and thus support coping strategies that people adopt in response to livelihood shocks. Social networks refer specifically to non-market transfers of goods and

services between households. Rights are not the rights of the market, established through monetary resources, but rights are based as a result of being related, of “having the same blood”. Conceptually such informal safety nets are one manifestation of ‘social capital’. They involve drawing on social networks - extended family, friends and neighbors, wealthy patrons - for assistance in times of need, with or without expectations of reciprocity (Devereux, 2001).

Evidence from studies in sub-Saharan Africa show that traditional practices of ‘vertical’ redistribution (transfers from wealthier ‘patrons’ to poorer ‘clients’) are rapidly disappearing under processes of commercialization. ‘Horizontal’ redistributive practices (transfers between people of similar economic and social status) on the other hand remain widespread but are highly vulnerable to risk, a prime example being a drought that eliminates food production surpluses across a community and thus reducing the ability of horizontal networks to provide support (Devereux, 1999).

Various aspects of social capital are all inter-related. Of the various livelihood capitals, social capital is most related to structures and processes of societies. In fact, it can be useful to think of social capital as a product of these structures and processes.

Some authors also introduce ‘Political capital’, which however mostly is considered to be an integral part of ‘social capital’ (e.g. Bebbington, 1999; CARE, 2002, Coleman, 1990; DFID, 1999;). Political capital refers to the involvement of people in decision making processes on the local level and beyond, addressing the broader issues of decentralization, participation and empowerment (DFID, 1999; Rakodi, 1997).

‘Cultural capital’, a term coined by Pierre Bourdieu, is considered separately, for example by Bebbington (1999). In such an understanding the term “cultural capital” refers to cultural practices that for example enable forms of action and resistance which will not have been possible otherwise.

Chambers	UNDP	OXFAM, DFID	CARE	Moser
tangible (stores, resources)	human	human	human	labour
	social	social	social	economic and social infrastructure
intangible	natural	natural	economic	housing
- claims for material, moral or practical support	physical	physical		household relations
- opportunity to access resources	economic	economic		social capital
	political			

Table 2.4: Assets categories in different Sustainable Livelihoods models
(source: Farrington *et. al*; 2002: 17).

In the different approaches the *physical*-, *produced*-, *financial*- and *economic*-capital-types are either used interchangeably, or they are grouped in one way or the other (see Table 2.4). The 'capitals' mentioned here do by no means constitute a complete picture. Other types of 'capitals' could certainly be identified and analyzed separately. Also, within each of the different 'capital' areas there is a broad literature and much debate about definition and measurement (see Bebbington, 1999; Johnson, 1997; Moser, 1998; Rakodi,1999). It is however beyond the scope and purpose of this project to take up the various strands of such debates in more detail. (see Johnson, 1997 as an example).

Coping vs. Action: Livelihood Strategies

Concepts of coping have been used for more than 30 years. For example, they were important elements in the urban anthropological studies of the Third World (see Moser, 1998; Lewis, 1961; Perlman, 1976). The term has however been revitalized more recently in the context of food security research and livelihood analyses (e.g. Blaikie *et.al*; 1994; Chambers, 1983, 1989; Chen,1991; Davies, 1996). Research in coping strategies became popular in the aftermath of famines in the Sahel and the Horn of Africa in the 1980s. The focus on patterns of coping helped to understand why some people survived periods of extreme food stress while others did not (e.g. Watts, 1983; see Koch-Laier *et.al*; 1996). In the context of the sustainable livelihood security debate in the 1990s, the term coping became less closely tied to the food security and famine contexts. According to some authors, the popularity of the term and its inflationary use increasingly leads to a lack of conceptual clarity:

"Whilst it is perhaps justifiable to argue that for food-poor households, all decisions are influenced by and have some bearing on food poverty, it is not analytically helpful to think of everything as a coping strategy. It simply becomes synonymous with the socio-economy of the household or, more recently, with livelihood security" (Davies, 1993: 61).

Mainly urban	Urban and rural
Income raising <ul style="list-style-type: none"> • domestic service - e.g. cleaning and childcare (esp. girls and women) • urban agriculture • renting out rooms 	<ul style="list-style-type: none"> • home gardening • processing, hawking, vending • transporting goods • casual labour/piece work • specialised occupations (e.g. tinkering, food preparation, shoe-shining, prostitution) • child labour • mortgaging and selling assets • selling children into bonded labour • migration for seasonal work • seasonal food for work, public works & relief • begging • theft
Lowering expenditures <ul style="list-style-type: none"> • scavenging • cutting transport costs (e.g. walking to work) 	<ul style="list-style-type: none"> • changes in purchasing habits (e.g. small frequent purchases, rather than cheap bulk buys, and/or poorer quality food that needs longer preparation) • stinting on goods and services (e.g. buying less and/or cheaper food) • discrimination and triage (e.g. giving less food to weaker/ less favoured household members).
Social capital <ul style="list-style-type: none"> • community kitchens (comedores populares) • shared childcare 	<ul style="list-style-type: none"> • mutual help e.g. loans from friends or saving groups • family splitting (e.g. putting children out to others) • remittances from household members working away

Table 2.5: Some strategies used by poor households (Source: Meikle, Ramasut and Walker, 2001:13)

Working on famine and food security in Africa Davies (1993) argues "coping essentially means acting to *survive* ..." (ibid 60, quoting Gore 1992). In her work Davies (1993, 1996) distinguishes between *coping* and *adaptive* strategies. The former are rather a form of *short-term* responses to a specific shock, such as drought, whereas the latter implies a *long-term* change in behavior patterns as a result of lasting stress. Coping strategies turn into adaptive strategies when they become part of the usual, regular pattern of behavior. As pointed out by Davies (1996), coping is to some extent a deceptive concept since it implies that people *do* cope and that their insecurity is only a transitory phenomenon.

Strategy	Mainly urban	Urban and rural
income-enhancing/ investment	<ul style="list-style-type: none"> domestic services – cleaning and childcare (esp. girls and women) urban agriculture renting out rooms 	<ul style="list-style-type: none"> home gardening processing, hawking, vending transporting goods casual labour, piece work specialised occupations (e.g. tinkering, food preparation, prostitution) child labour migration off seasonal work begging theft
expenditure-reducing/ sacrifice	<ul style="list-style-type: none"> scavenging cutting transport costs 	<ul style="list-style-type: none"> mortgaging and selling assets selling children into bonded labour changes in purchasing habits (e.g. frequent smaller quantities, not bulk buying) buying less and/or cheaper goods and services discrimination within the household (e.g. giving less to less powerful or less favoured household members)
collective support	<ul style="list-style-type: none"> communal kitchens communal childcare 	<ul style="list-style-type: none"> mutual loans or savings groups putting out children for care in extended family remittances from household members working away

Table 2.6: Livelihood strategies often used by poor households (Source: Farrington et al. 2002)

Davies (1993, 1996) rightfully warns that searching for and monitoring coping strategies can mask the *collapse* of a livelihood system. Too much emphasis on coping might blind researchers and policy makers to the need to critically assess the external *conditions* of coping. In situations such as civil unrest, acute famine or natural disasters, coping and coping strategies might become irrelevant or useless (ibid; see Rakodi, 1999). Unlike in the African context, the South Asian literature focuses less on coping with short term shocks but rather on the adaptation of coping strategies to long term changes of the socio-economic environments such as the impact of structural adjustment, migration, environmental degradation and change (e.g. Chen, 1991; Currie, 1992; Kapadia, 1996; Bohle and Adhikari 1999). Institutional aspects and, related, the coping capacity of different actors have been investigated in some detail (e.g. gender, poverty groups). An annotated bibliography on "Gender, Household Food Security and Coping Strategies" is provided by Koch-Laier *et. al.*; (1996; also Sen 1997b.).

Research into livelihood and coping is indeed very much concerned with people's successful efforts to secure their livelihoods and to achieve betterment. On this background one may argue that coping to prevent starvation would rather indicate the ultimate failure of a livelihood strategy.

In this study coping refers to the capacity of people to "manage" their capital assets and "to turn them into income, food, other basic necessities", according to their priorities (Blaikie *et. al*; 1994; Moser, 1998). The combination of all activities pursued in this process is termed a "livelihood portfolio" (Scoones, 1998). Since all activities to some extent contribute to the security of livelihoods, it does not make much sense to distinguish between 'acting' and 'coping' in the present context.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter is a discussion on the research methodology. Firstly, it discusses very briefly the study area. Secondly it elaborates on the choice and use of the selected data collection tools. Lastly, it briefly discusses the limitations of the study.

3.2 Area of Study

The selected case study area is Namadai (Settlement) which is located in the heart of Namadi Heights of Suva, the capital city of the Fiji Islands (Figure 1.1). Once a squatter settlement known as Delainamadi (Walsh, 1978), the land is now subdivided into allotments and also infrastructure such as a roads, sewer and power lines are now put in place (Figures 4.1 & Figure 4.3) During the infrastructural development in 1993, all the households were being temporarily relocated on a strip of vacant land between Salato Road and Padam Lala Road – a government proposed highway (Figure 4.2).

More than ten years have lapsed since the upgrading of the settlement and only about twenty percent of the total households have been able to move back to their allotted piece of land while the remaining eighty percent are still residing on their makeshift houses on the temporary location at the proposed highway.

Namadai was purposively selected largely because of the easy access to and familiarity between the researcher and the different households in the community. The researcher's close encounter with the condition of poverty and with continual contact with the poor people of this very area of study made the process of data collection manageable. Further discussions of Namadai is on section 4.4 of Chapter 4.

3.3 Research question

This study is primarily concerned with various means the poor households of Namadai secure their living. It considers various coping strategies they adapt to meet their basic needs and in attempting to maintain a reasonable standard of living. As well, it considers their socio-economic characteristics and seeks to find if these may have any influence on the coping strategies chosen. These issues are reflected in the central question which asks;

How important and useful are the strategies adopted by the households to support their living and combat poverty?

The research proposes that established social networks are important elements in the lives of poor households. These established social networks such as traditional kin relations and networks forged through their religious affiliation can either be supportive or an obstacle to the different strategies adopted.

3.4 Research tools

The following research tools were used to collect the necessary data. Primary data collection included a household survey, key-informant in-depth interview and focus group discussions.

3.4.1 Household Survey

A quantitative approach to research, the household survey done in this instance was to draw out the sampled households' demographic, social and economic profiles. While some characteristics of poverty can be measured at the individual level such as a person's income, the household level survey is more appropriate because an individual's wealth is shared with and is influenced by the household that the individual belongs to. A household is defined in this research as all the people living together in one house under the same roof and who are eating together from the same pot.

Sample frame and sample size

All households in Namadai were listed and these include both the households on their allotted blocks of land as well as those still on the proposed highway. A total of 108 households were identified and this figure made up the sample frame of this research.

Each household was assigned a number from 1-108 and with the use of the Eton's random number table, a sample of fifty (50) households was randomly selected from this sample frame. Interviewing all the 108 households was not practical because of time and resources constraint. This sample size represented 46.3 percent of the sample frame. It was deemed appropriate and could be safely used as representative of the Namadai community.

Questionnaire design

Information was gathered from the fifty sampled households with the use of a questionnaire (Appendix 3.1). The questionnaire had both open and closed-ended questions and was administered to any responsible adult of the sampled households. The questionnaire was also translated in the Fijian language for non-English speaking Fijian interviewees. This language barrier was a non issue among the Indo-Fijians.

The choice of the variables to measure and indicators for these was done to capture the data or information stipulated in the general aim and the specific objectives of this research. The questionnaire was divided up into three sections; the group of questions for each was designed to satisfy the specific objectives.

Part A tabulated the households' demographic profile and included social and economic indicators of the household members including age, relationship to household head, education and employment.

Part B provided information on the nature of the households' livelihood in which their economic and social profiles are compiled. The questions asked were to indicate the relative wealth or poverty of the households and these are largely those that are related to the household resources. The households' economic status was measured using such indicators as the average weekly income, availability of and access to productive assets, presence of any form of savings and household weekly expenditure. The social characteristic of the households was identified with such measures as health and educational status.

Information derived from Part C formed the focus of this thesis. It details the households' responses to poverty and their means of coping with the condition. This is categorized to reflect their basic needs and these are taken in this case study as the different means of meeting cash, food and shelter needs.

3.4.2 In-depth Interview

Various issues were noted during the household survey and literature search and these were clarified through in-depth interviews with key informants and through focus group discussions.

Key Informants

Key informants were purposively drawn from the community. This included one community leader from the community of Namadai and the two Chairmen of two community projects - the Namadai Methodist Church Project Committee (NMCPC) and the Namadai Land Purchase & Housing Co-operative Society Limited (NLPHCS Ltd.). They were selected on the basis of their long history of leadership roles in the community. As well, key informants from poverty related Non Government Organization (NGO) and government departments were consulted. This included the Head of the Department of Christian Citizenship and Social Services from the Methodist Church of Fiji (NGO), the Town Planner from Suva City Council and an official from government's Co-operatives Department. Interview schedules were used to gather the relevant information from the various informants (Appendices 3.2 - 3.6). Information on the importance of social networks was gathered also from those households identified to be vulnerable. These include female headed households and the those whose income fall on or below the poverty line (Appendix 3.7)

Focus Group Discussions

During the household survey, a number of groups were identified to be involved with small business operations. These informal groups are largely formed by young adults and women. The Women's Savings Group was chosen for these discussions because it had been in operation longer than most other groups. All the members were sent an invitation to attend these discussion meetings. Two different sessions were organized largely in response to their availability. Information gathered from these group discussions focused largely on the operation and usefulness of such local organizations in the member's wellbeing (Appendix 3.8)

3.4.3 Secondary Source Data

Literature on the subject area was consulted from various sources. Information such as past poverty research, poverty theories, economic and social statistics, past and current poverty related programs were reviewed. These data were largely drawn from books, journals, seminar papers and theses in the library and from the internet.

3.5 Data Processing

Data collected from the household survey was processed through the following steps

Step 1: Cleaning of raw data

Each questionnaire was scrutinized to make sure that all are complete and correctly filled out. In cases where clarifications are needed, the household is identified and consulted again.

Step 2: Coding

Only the questions and answers that were deemed relevant and critical for analysis were assigned with numbers or codes for use of statistical application.

Step 3: Data Input

The input of the coded raw data was done with the use of the Excel Program. The spreadsheet derived was scrutinized for any anomalies. For the purpose of statistical applications, the Excel spreadsheet was copied to the SPSS-version 12.0 where cross tabulation, frequency tables, central tendency and data spread was viewed and ready for analysis.

3.6 Limitations of the study

Like any other research, this study encountered a number of constraints from the initial phase of research design to the writing stage.

3.6.1 Methodological limitations

The use of a case study approach means that generalization drawn from the results cannot be applied beyond the case study area. However, knowledge gained from this case study can provide useful insights into similar situations elsewhere.

Using the household as the basic sampling unit has the disadvantage of being unable to account for individual's welfare such as that which might arise out of an uneven distribution of wealth and benefits within a household.

Important aspects of social capital in terms of benefits from the utilization of social networks are not fully captured in this research because of the difficulty to register and assign monetary values to a number of inter- and intra- household transactions which have

important implications for the welfare of households. Such activities include (among others) grandparents taking care of grandchildren, relatives helping on the family gardens and house building, in kind transactions between members of the extended family. They also include changes that occur through the intervention of relatives (such as getting a job through an uncle) which provide many benefits, but are rather difficult to measure.

During focus group discussions (FGD), it was observed that some important opinions may have been excluded because of the pressure to conform to the groups' norm. Such "conformity effects" were tried to be rectified by further independent interviews of the individuals concerned.

3.6.2 Other limitations

A number of problems were noted during the household survey. Firstly, is the inability to meet the different households during the scheduled time. There were continuous water cuts in the area for almost three weeks and the household interviews were not carried out on these days as the members were left alone to sort out their water woes.

Secondly, during the initial stage of the survey, it was noted that some interviewees were not really open and responsive to the questions posed to them by the researcher. The researcher felt that they may have been feeling uneasy by the presence and participation of the researcher who they knew as being part of the community. To solve this, two other people were hired to complete the household interviews and this proved fruitful as judged by the content of their responses. The two were hired on the basis of their research experience having worked as enumerators in various research projects during their undergraduate years at the university.

CHAPTER FOUR

URBAN POVERTY IN FIJI

4.1 Introduction

In the Pacific Island region, one of the key emerging issues in this new century is urbanization. The quest for industrialization among developing countries is witnessing a parallel increase in urbanization. Even though a larger proportion of the people still live in rural areas, urbanization and urban living is increasingly becoming an integral component of Pacific Island development. The implications of this phenomenon are many. No doubt there are a number of advantages but the symptoms of rapid urbanization for many of the major urban centers in the region and like that of other developing nations are increasingly recognized. A conspicuous feature is the increasing number of informal settlements and squatter settlements which largely have households of lower socio and economic status.

This research finds it important to understand the coping strategies of the poor households of Namadai out of the concern that the movement of people from rural to urban areas can potentially lead to a breakdown in traditional and cultural support systems, which work quite favorably for some. In the midst of a deteriorating national economy such breakdowns can lead to further marginalization of relatively poor rural migrants.

4.2 Urbanization – an emerging development issue

Urbanization is rapidly increasing in Pacific Island countries. People continue to move from rural to urban areas because of their need to access better social and economic opportunities that are largely unavailable in rural areas. In 1998, it was estimated that 35% of the total population of almost 6.4 million people lived in urban centers and there is a likelihood that this will increase to 50% by 2016 (UNESCAP, 1999). An emerging trend is that the population of major urban centers is growing faster in most of the countries than the national population as clearly depicted in the table of Appendix 4.1. The two Melanesian cities of Port Villa in Vanuatu and Honiara of the Solomon Islands have urban growth rates of 7.3% and 6.2% respectively and are among the highest in the world (UNESCAP, 1999). In some of the other countries, the population densities are critically high. For example, Ebeye on the atoll of Kwajalein in the Marshall Islands has a population density of over 8 000 person on 0.3 square kilometer while Betio on South Tarawa has a density of about 5 400 persons

per square kilometer (ibid.). As such highly unsuitable economic and ecological environments have populations' densities which are amongst the highest in the world.

One of the most significant implications of this rapid increasing urban population is the constraint it imposes on the supply of urban economic and social services and the social ills it can potentially incur. Fueled by rural-urban movement, most migrants end up living in overcrowded conditions in squatter settlements, which are largely located on marginal land that is unsuitable for decent living. Because the establishments of such areas are often illegal, they are seldom provided with basic infrastructure and services such as road, water supply, sanitation and solid waste collection. Overall, the cumulative effect of the urbanization process has been a drastic deterioration in the quality of life for many in the urban centers in the Pacific and Fiji is no exception.

4.3 Urban poverty and responses

The urban population of Fiji has been growing steadily since 1921. With a mere 4 percent of the total population in 1921, the urban population accounted for 39 percent of the total population in 1986 (Chandra, et al., 1998; 79) and 46 percent in 1996 (Fiji Bureau of Statistics, 1998). At present it is estimated that more than half of Fiji's population is living in urban areas. The growth of urban centers is attributed to the inclusion of new areas and the changing urban boundaries. The accompanying increase in urban population (Table 4.1), especially since the 1960s and the post-independent period of the 1970s, is related to the increase in job opportunities by the government bureaucracy, service sector and industrialization, which are concentrated in urban areas. However, without a steady growth of the industrial sector, urbanization poses many development problems.

	Population (% of total population)				
	1966	1976	1986	1996	2007
Urban	34.4	37.2	38.7	46.4	49.3
Rural	66.6	62.8	61.3	53.6	50.7
Total	100.0	100.0	100.0	100.0	100.0

Table 4.1: Fiji's rural / urban population (Source : Fiji Bureau of Statistics, 1989, 1998 and 2008 (website))

While the rate of urban growth has faltered after the 1980s, especially that of the main city of Suva, it could not avoid some forms of social urban problems such as the establishment

of informal housing,⁷ health and hygiene problems, problems of waste disposals and the increasing number of the urban poor.⁸ Among the poor households in Fiji, two third of these live in rural areas while the remaining one third live in the urban areas (UNDP, 1997). Even though there is a slight bias towards the rural area, poverty is more visible in the urban areas where the symptoms include an increasing number of people begging in the streets of the main cities and increasing number of households living in informal settlements. Previous surveys conducted in Suva showed a decline in living standards among the people (Bryant, 1993; 67). The Suva City Council makes regular surveys of squatter settlements within its municipal boundary and in 1986 found that one out of every eight people in Suva live in a squatter settlement (ibid). The reasons for taking up residence in such places are varied and complex. Clearly it is an indication that a large number of the urban population cannot afford even basic formal housing. It also points to institutional problems of improving the situation. The Fiji Poverty Report (UNDP, 1997; 86) stated that

“In all Fiji towns, the number of people living in informal housing is increasing more rapidly than the urban population as a whole”.

The Fiji 1986 Census reported that a total of 3,412 squatter dwellings were located in urban areas. In 1996, an aerial survey revealed an estimated total of 14,171 informal dwellings in urban areas (Walsh, 1996). The actual number of people in each dwelling is contentious owing to ethnic differential of household numbers (ibid) however such statistics give a fair indication of the extent of the population’s housing needs at least among the poor.

But again, it must be noted that not much is known of the clear linkage between poverty and informal settlements but it can be assumed through observations that informal settlements are dominated by poor households. Conceptualizing the urban informal housing sector is problematic because the definition of the term ‘urban’ is often times unclear as was seen in the underestimation of urban squatter numbers by a 1990 squatter survey (Gibson, 1995: 9). The flaw in this case was in the adoption of a ‘rather narrow boundaries driven definition of ‘urban’ (ibid).

Many of those who constitute the urban poor are actually rural migrants who largely have no income earning skills and education and are therefore ill equipped to effectively take on a largely cash-oriented urban living. At least, this can be true for the first generation rural

⁷ In this context, it includes spontaneous or informal settlements which have substandard and unauthorized structures and which lack basic services and does not only apply to those households occupying land illegally (Bryant, 1992).

⁸ Urban poor include the street kids, sex workers and beggars.

migrants. Presently, with the rapid increase in the costs of goods and services and with very low wages, people are continuing to join the urban poor category.

Over the past two decades, research on the urban poor have revealed the various ways they seek to meet their basic needs given the socio and economic setting associated with an urban environment.

The poverty study by Bryant (1990) indicates that in most instances, the urban poor tend to live as squatters. It is noted that the manner in which the two major ethnic groups, the indigenous Fijians and the Indo-Fijians, take up residence in squatter settlements differ (Walsh, 1978). Both groups may have known someone already in the settlement and while the indigenous Fijians presented traditional gifts such as *tabua*⁹ and *yaqona*¹⁰ to the leader of the settlement, the Indo Fijians are involved in paying rent or buying a house for residency. People seeking to settle as squatters largely opt to settle on state land in marginal locations such as mangrove swamps, road reserve and foreshore reserve. Presently efforts by the government to regularize and upgrade squatter settlements have encouraged people to occupy such areas. In squatter settlements there are even incidences of letting and sub-letting amongst the poor (Bryant, 1990; 1992; 1993). Increasingly, meeting the housing needs of the urban population is a critical social issue and calls for urgent solutions.

The monetized urban system requires that individuals must have cash to be involved in the market economy. Having a regular source of income is therefore warranted. In terms of employment most of the urban poor that include those in squatter settlements take up various forms of informal employment (Bryant, 1990). A study carried out in the urban areas of Suva, Lautoka and Labasa concluded that urban poverty and informal sector activities go hand in hand (Reddy *et.al.*, 2003: 30). It revealed that such informal economic activities include selling of BBQ, shoe shine work, wheelbarrow, operating carriers and selling different types of food from the sea (*ibid*: 20). For those who cannot secure employment, their welfare is of grave concern given that there is no unemployment compensation or any meaningful formal social welfare system. For indigenous Fijians, there is suggestion that this can be solved by continuing to adopt rural village values that draw on social relations and reinforcing reciprocities (Gounis *et.al.*, 1986: 56). To meet livelihood needs some households imitate the domestic organization in a rural household by practicing

⁹ A whale's tooth and is highly valued in the Fijian culture.

¹⁰ *Piper methysticum* – a plant that serves as a drink during traditional ceremonies or family and community functions.

urban gardening while other members engage in a part-time work thus fulfilling some of their cash income needs (ibid: 75).

Among the urban poor, Barr (1990) stated that their needs can be best addressed by community organizations rather than the government or the private sector. To prevent further deterioration in their livelihood conditions, job opportunities and self help projects are two options that the poor can take on to escape from poverty (Poverty Task Force, 1991).

As elaborated in the following discussions, and will be further expounded in the following chapter, Delainamadi (Walsh, 1978), Ram Bharos Settlement (Bryant, 1993) or Namadai as it is widely known now is a community that show economic, social, and cultural features associated with some issues of urban poverty that is prevalent in most informal settlements in Fiji.

4.4 Namadai Community – then and now

Namadai is in the centre of Namadi Heights in Tamavua, a high cost residential suburb of Suva City. Covering an area of 15 acres (6.1662 hectares), this freehold land was once owned by a Ram Bharos who is now deceased. In the 1970s he accepted cash payment from people wishing to settle on his land. Over the years many people came in from different provinces of Fiji and established themselves in a village-like situation. The payment arrangement with the landowner was slowly discontinued when Mr. Bharos moved abroad. Following this it was noted that people moved freely into the settlement through their links with kinsmen or friends who are already residing in the settlement. Figure 4.1 provide an aerial view of Namadi Heights area in 1978 which shows the well established Namadai Settlement on the recently developed residential area of Namadi Heights.

In 1991 due to nonpayment of city rate, the Suva City Council called tenders for the purchase of this prime residential land. Faced with possible eviction the settlers who are predominantly indigenous Fijians and practicing Methodists approached the Methodist Church of Fiji (MCF) for assistance.

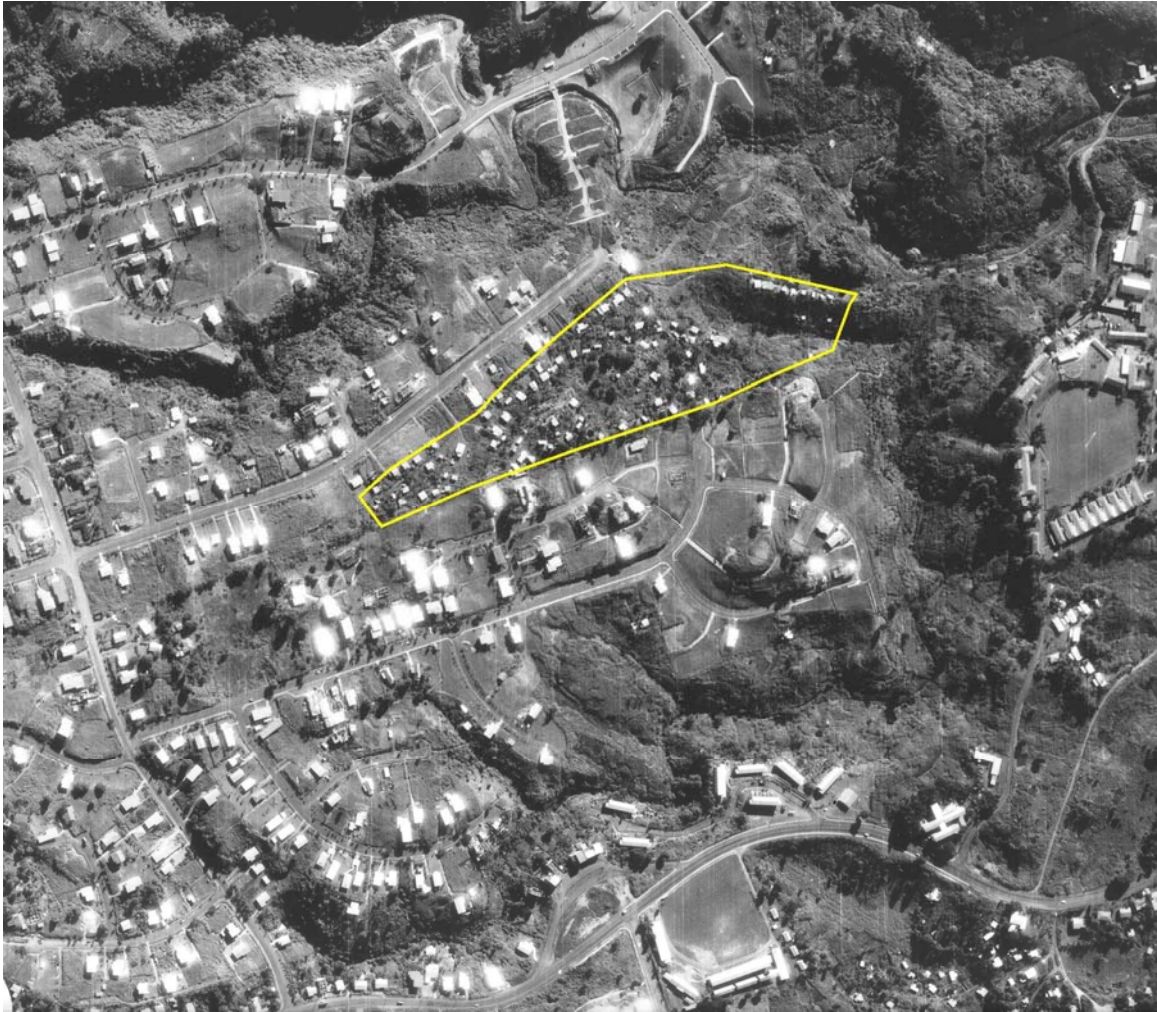


Figure 4.1 : Namadai Settlement in 1978. Note the Fiji Military Camp to the east of the marked Namadai Settlement. Source: Fiji Lands Department

The Methodist Church of Fiji tendered on behalf of the settlers and acquired the land for \$150,000. This amount of money was collected by the Church (MCF) from sitting tenants and some from outside the settlement through cash payments and withdrawals from the Fiji National Provident Fund superannuation scheme.

With funding from the Government's Poverty Alleviation Program the MCF proceeded with the infrastructural upgrading of Namadai in October 1993. To make way for infrastructural development the settlers were relocated to a government road reserve just beside the settlement (Figure 4.2). The infrastructural development include subdivision of 182 lots (Figure 4.3), construction of roads, sewer lines and power poles lines were put in place. The initial plan by the Church was that they were to be on the proposed highway road for only a few months during the upgrading period and were to move back to their allotted blocks in early 1994. This plan did not eventuate.

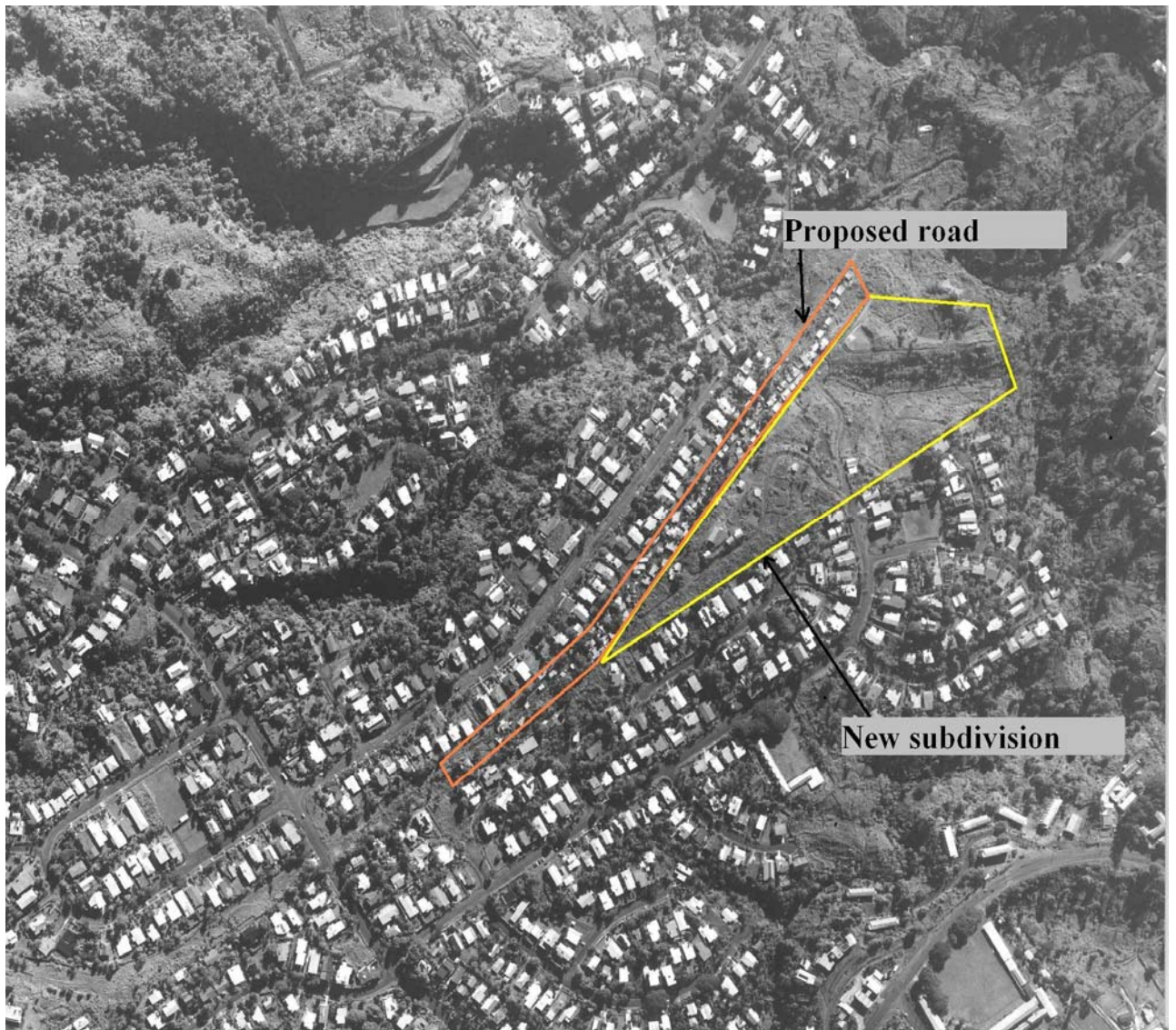


Figure 4.2: Namadai in 1998. At this time, the settlers are relocated to the strip of land beside the settlement which is earmarked by the state for a highway. Source: Fiji Lands Department

In mid 1994 a disgruntled group from the settlement formed the Namadai Tenant's Association (NTA) and questioned the Church on its intention to lease out the land instead of handing it over to individuals as freehold land. This was challenged in court in April 1995 and a legal battle over this issue dragged on for 3 years. During this period, there was a marked deterioration in the living conditions of the families who were relocated to the proposed highway because of the temporary nature of the shelters they had hastily built.

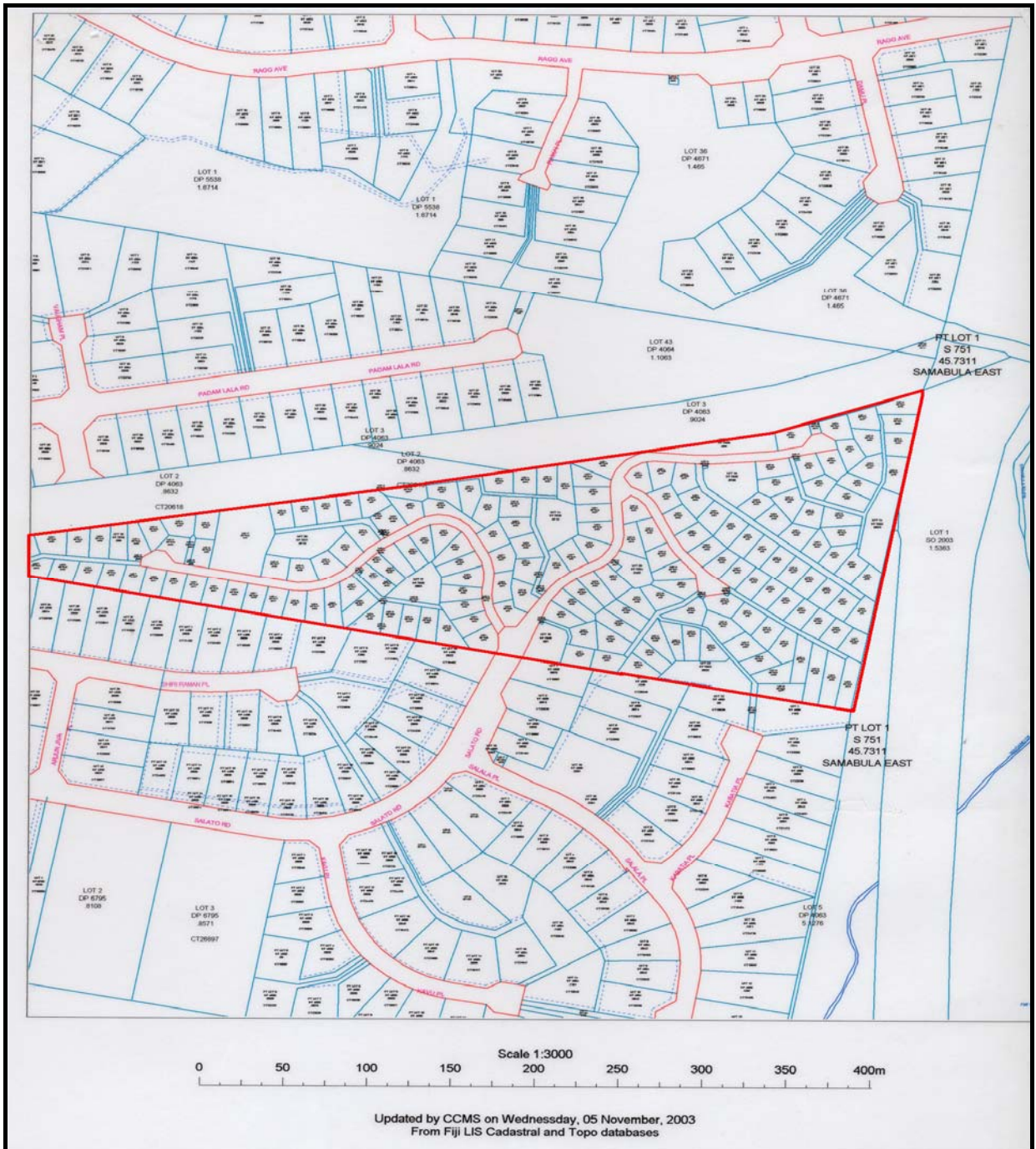


Figure 4.3: The cadastral map of a section of Namadai Heights showing the newly developed lots of Namadai. Source: Fiji Lands Department

Owing to this and the increasing legal costs the Church decided to hand over the project to the Government. In 1997 the Government – under the Ministry of Local Housing and Squatter Resettlement - stepped in and facilitated the completion of the project after all the parties signed an agreement.

As suggested by the Government the completion of the project is being handled by the Namadai Land Purchase & Housing Cooperative Society Limited, a local cooperative

whose committee members also include the some members of the NTA. Its primary role is to secure individual titles of the freehold lots to its members and complete the infrastructural development such as the installation of street lights. To date, it is responsible for any matters regarding the community's land and housing needs.

4.5 Conclusion

Namadai and the people that make up the community have experienced changes in the last twenty years or so.

For the first generation migrants the first change was experienced when they first moved from their traditional village in the rural area to the urban area of Suva. Along with the second generation the second change was experienced when their place of residence was transformed from being an illegal informal community to an upgraded residential subdivision. Owing to new opportunities and new experiences economic and social relationships are forged where old values are tested and new expectations are adopted. Clearly, such changes impact on their social, economic and cultural affairs at the local and community levels. The next chapter elaborates further on the some aspects of these changes through the discussion and analysis of the research results.

CHAPTER FIVE

RESULTS AND ANALYSIS

5.1 Introduction

This chapter reports on the fieldwork result and the discussion of it is done under three main sections. The first section provides information on the demographic, social and economic background of the households. It then discusses the coping strategies the households adopt as their means of survival. Finally, it discusses the importance of traditional relations and established social networks in dealing with poverty.

5.2 Demographic characteristics

The demographic characteristics discussed in this section are the analysis of the sampled household heads' gender, marital and migration status. Household heads are identified in this research as the main breadwinner of the household.

5.2.1 Gender and marital status of household heads

The assertion that a greater proportion of female than male are experiencing poverty globally captures the notion of 'feminization of poverty'. Many social scientists working in the field of poverty state that 60-70 % of the world's poor are female (Chant, 2003:1). Also international agencies indicate in their reports that poverty among women is increasing and worsening (UNPD, 1995:4; UN, 1996:6; UNIFEM, 1995:4; ADB, 2000:16). An expression and probably a cause of 'feminization of poverty' is the increasing incidence of female headed households (Davids and van Driel in Chant, 2003: 1). Poverty studies in Fiji show that almost one in every seven poor households is headed by a woman. Among the urban poor households, female headed households account for one in every five poor households (UNDP, 1997: 53).

Table 5.1 shows the household heads' marital status and gender. More than three quarter (76 %) of the households are headed by males while the remaining twenty four percent are headed by females. As compared to the national poverty statistics of Fiji (UNDP, 1997) female headed households in Namadai is even more common as they account to approximately one to every three households of the sampled households.

HOUSEHOLD HEAD'S MARITAL STATUS	MALE N (%)	FEMALE N (%)
Married	36 (95.0)	2(17.0)
Divorced	0.0 (0.0)	1 (8.0)
Widow	0.0 (0.0)	9 (75.0)
Widower	2.0 (5.0)	0.0 (0.0)
Total: N (%)	38 (76.0)	12 (24.0)

Table 5.1 Household heads' marital status by gender

Even though not all of these female headed households are considered poor in the strictest term, Figure 5.1 reveals that a high proportion is poor. Fifty percent of these households have weekly incomes that are equal to or less than \$100.00; the poverty line for urban households (UNDP, 1997) and a further 17% sitting just slightly above it. This statistics does not compare well against the eighteen per cent of poor households that are headed by males. The link so frequently shown between female headed households and feminization of poverty is thus illustrated in this case by the disproportionate number of households headed by females and who are poor.

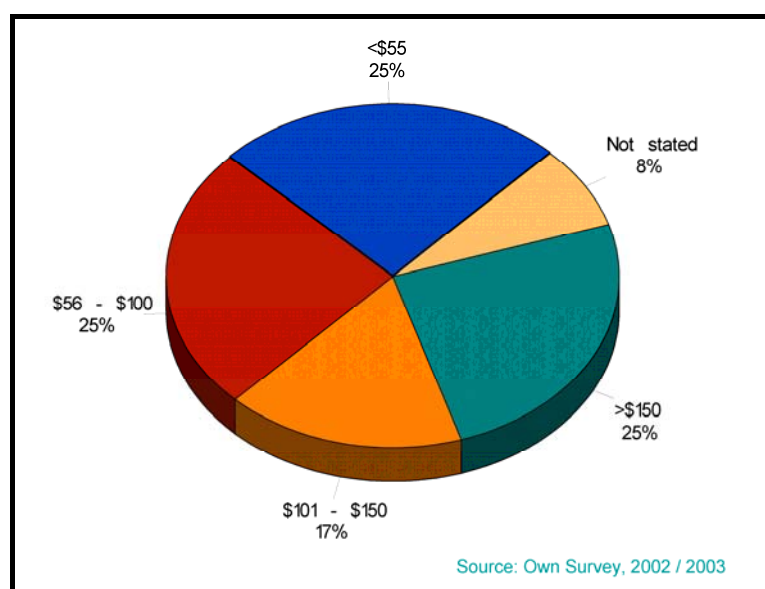


Figure 5.1 : Weekly income of female headed households

5.2.2 Household heads' places of birth

Migration is often driven by the search for a better and a more secure livelihood. According to Waddington (2003) migration and inequality influence each other in various ways. In Fiji, the economic development in the years leading up to and following the 1970 independence witnessed significant structural changes that tend to favor economic and social development of urban areas. This created gaps in the availability of economic and social services and the subsequent lack of employment and education opportunities in rural areas were motivating factors for the movement into the capital city of Suva.

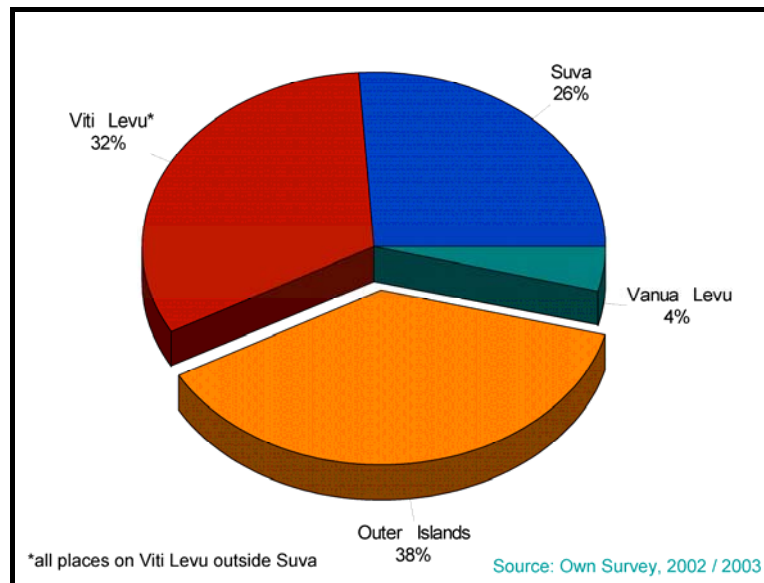


Figure 5.2: Places of origin of household heads

In Namadai, people started moving into the area in the mid 1970s. As shown in Figure 5.2, the majority (38 %) moved into Namadai from the outer islands, i.e. the economic periphery of Fiji. Many of them originate from the island of Tuvuca in the Lau Group which is situated off the Eastern side of Viti Levu (Figure 1.1) Almost one third (32 %) moved in from places around the main island of Viti Levu but outside the city of Suva. Over a quarter (26 %) moved in from areas within Suva while the least proportion (4 %) moved in from Fiji's second biggest island of Vanua Levu.

In the case of Namadai none of the household heads was born in Namadai and the majority of them originated from the rural areas around Fiji. Overall this observation conforms to the rural-urban drift phenomenon that characterizes most Pacific Islands' migration pattern today. Discussions with the household heads revealed that all of the rural migrants cited

development inequality in the form of the lack of employment and education opportunities as the main reasons for moving away from their rural homes and into Namadai.

5.3 Social characteristics

The social factors that were used to define the social characteristics of the sampled households include aspects of housing, sanitation, health and education. Appendix 5.1 provides a summary of selected socio-economic characteristics of the sampled households. It serves mainly as background information but is nevertheless useful in understanding livelihood aspects of the community. More emphasis is given to health and education and this is a reflection of the importance of these social indicators in defining the ability and capability of the poor to respond to their condition of being poor. Health, knowledge through education and skills are important aspects of human capital that can enable the poor to pursue a better standard of well-being and even to escape poverty.

5.3.1 Health

Aspects of health under observation include the types and frequency of health ailments and people's response to their health needs.

Health ailments

With regards to the general health conditions of the households 26 or 52 % of the fifty surveyed households indicated that at least a member of the household have had a major health ailment in the past and during their residence in the community. Such health ailments include all form of chronic illness, swollen body parts and illnesses that required hospitalization. Figure 5.3 shows the members of the household that have had a major health ailment in that period.

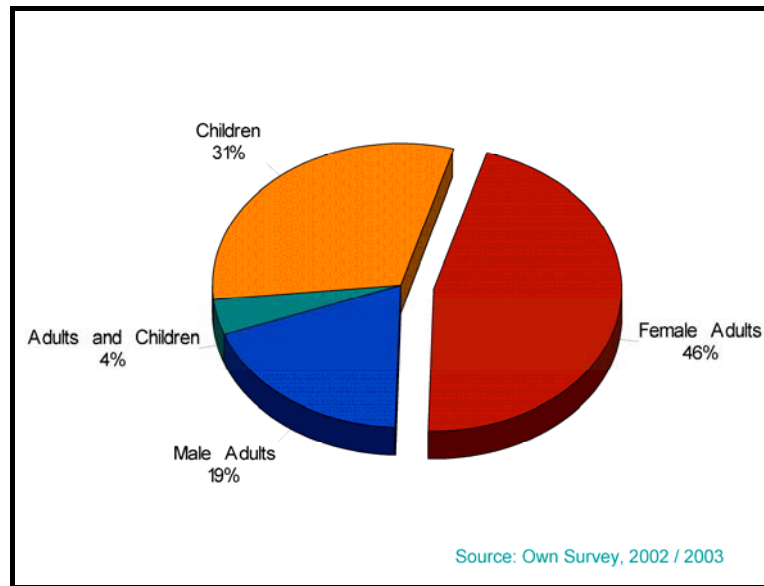


Figure 5.3: Proportions of the household members that have had major health ailments

The Fiji Poverty Report stated that children in poorer households are particularly at disadvantage because they are vulnerable to many forms of deprivation such as basic necessities of education, medical care and proper accommodation (UNDP, 1997; 62). It is also noted that a common symptom of poverty among women is poor health (ibid; 66). Women and children are the two biggest social groups in Namadai who have high incidences of poor health.

As can be seen in Figure 5.3, women and followed by children make up the greatest percentage of those who report illness. Women are noted to have many domestic responsibilities, which in situations of poverty often need to be performed under harsh conditions. Many women are required to walk long distances outside the comfort of their houses to collect water and do their laundry. Some have the double responsibility of a part-time or full time employment plus their domestic duties. Given their age, children rather than adults are more vulnerable to health ailments under unhealthy living conditions. Poor sanitation such as improper disposal of human wastes (see Appendix 5.1) and poor drainage in the community makes the children highly susceptible to diseases. From a livelihood perspective health is seen from its contribution to human capital. Here risks and exposure to environments and contaminants that cause health risks as well as access to health services play a major role (Schütte, 2006).

“Human capital is a key and critical resource in the negotiation of livelihood choices and opportunities. Health and education help to build the capacity for basic labour,

skills and stamina. Healthcare and nutritional inputs are important for helping poor people get out of poverty traps” (Mathur *et. al*; 2004:17).

The households were also asked if any member had been sick in the last three months from the day of the interview. This is just to gauge the frequency and the type of sickness that commonly occur among the settlers. Forty six percent or 23 of the sampled households gave positive answers and Table 5.2 summarizes the members who were sick and the types of ailment.

The most common health ailment that occurred in the last three months from the day of interview was viral infection such as the common flu. Like the trend depicted on figure 5.2, the children are most susceptible to health ailments particularly to viral infection. Women contract swellings on various parts of their body as well as the common flu.

Household Members	Chronic Illness (N)	Swelling body parts (N)	Viral infection (N)	Skin Diseases (N)	Any two ailments (N)	Total
Male adults	1	2	1	0	0	4
Female adults	0	3	2	0	0	5
Children	0	2	4	2	2	10
Adult & children	0	0	0	0	4	4
Total	3	4	8	2	6	23

Table 5.2: Household members and the types of health ailments

The frequent occurrence of illness in the community is indicative of the poor health conditions of the poor households. Such a condition can potentially place them at a disadvantage since their ability to work and be more productive is compromised by poor health and therefore is not supportive of their various livelihood activities.

Responding to health needs

Compared to most other Pacific Island countries Fiji has relatively good standards of health. Under the supervision of the Ministry of Health the Government runs a number of hospitals, health stations and Community Health Projects. Some years ago a private hospital has been opened in Suva as a joint venture between local and foreign investors. Primary health care services such as the provision of primary medical treatment, preventive medicine and health education is mainly delivered through government's health infrastructure such as government hospitals, health centers and nursing stations throughout the country. The doctors, nurses and primary care health workers working in these facilities are complemented by general practitioners in private practice mainly in urban centres.

The majority of households surveyed (ninety two percent) exclusively use the public health service for their medical needs largely because most are delivered free of charge. Only one household made frequent visitation to private practitioners while two visited them when their medical needs were more complicated. A point of interest is the household that indicated prayer healing for its health remedies. Further investigation showed that they could easily afford the formal health services available but they opted to practice faith healing through prayers. As indicated by the head of this particular household, this practice is quite common among her neighbors and who happens to belong to the same faith.

HEALTH SERVICE PROVIDER	N	PERCENTAGE (%)
Health Centre (Nabua and Tamavua)	17.0	34.0
Main Hospital	19.0	38.0
Private Practitioner	1.0	2.0
Health Centre & Main Hospital	10.0	20.0
Health Centre & Private practitioner	2.0	4.0
Prayer Healing	1.0	2.0
TOTAL	50.0	100.0

Table 5.3: The households and their choices of places to access health services.

It is unclear from this study if the economic status of the households influences their choice of health service and if the poorer families who cannot afford modern health services turn to faith healing to meet their medical health needs

5.3.2 Education

In the sustainable livelihood approach one central aspect of the livelihood capitals is human capital. Poverty is becoming concentrated among people with low human capital (ADB, 2001). Education can increase labor productivity and thereby influence household income. In particular, educational level of adults in the households greatly influence household income and also the likelihood that children attend school (Handa, *et.al*; 2004).

This relationship is noted in Namadai (Table 5.4). The educational status of the household heads' has an implication on the types of jobs one has. Unemployment and casual employment is highest among those who only had primary school level education. These households are likely to have lower income level as compared to those with higher educational attainment.

Education Level (%)	Employment Status (%)			TOTAL
	Unemployed	Casual	Permanent	
Primary	46	32	22	100
Secondary	5	15	80	100
Tertiary	0	0	100	100

Table 5.4: Household heads educational attainment and employment status.

The income level can also influence the ability of parents to afford their children's education. From observations in Namadai, there is a high proportion of school dropouts as can be judged from the high number of unemployed young adults being idle in the community. For the current school aged children, sixteen percent (16%) of the sampled households indicated non attendance of their children. The two common reasons for this include the children's loss of interest due to poor academic performance and the inability of parents to shoulder the financial obligations. Most of those in this group mentioned that their low income is just enough to put food on the table and that their children's education has a low priority in their household budget. Such cases have implications on the ability of the household to escape from the vicious cycle of poverty that is grounded in low educational attainment. Among the urban poor, as observed in Namadai, their economic status is closely linked to their educational status and their children's' educational status is also influenced by the adults' economic status which in turn is also influenced by their educational attainment.

5.4 Economic characteristics

Determining the income levels in households can give an indication of the economic status of the households as well it can determine the proportion of poor and non-poor households. These are useful insights into the level of poverty in Namadai. The economic characteristics under discussion in this section include the household's total weekly income, other sources of income, availability of productive assets and savings activities.

5.4.1 Households' total weekly income

Using UNDP's Fiji Poverty Report (1997) the basic needs poverty line for urban households then was \$100.08 (1990-91). This then was the minimum gross household income that was required to meet basic needs in a week. Using this measure eighteen percent (18%) of the sampled households are sitting on and below the poverty line (Figure 5.4) However this has not taken into account the inflation of the recent years and therefore the number of poor households according to this measure is likely to be higher.

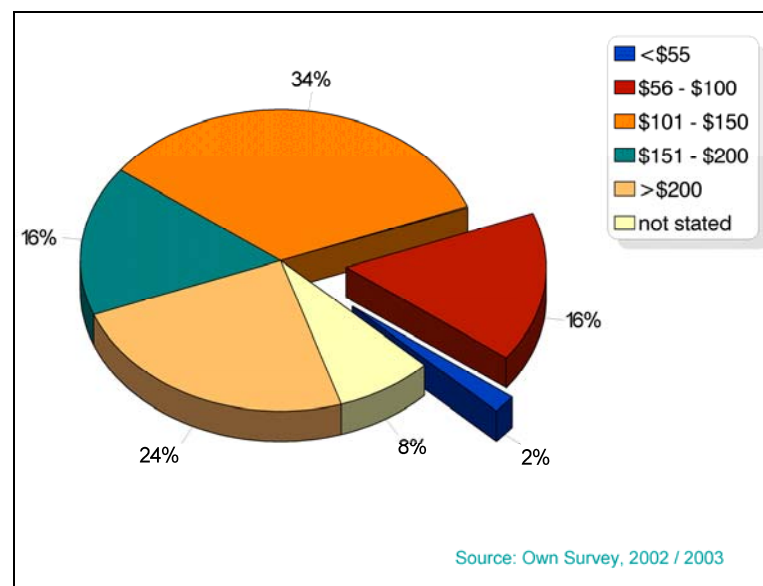


Figure 5.4: Proportions of the households total weekly income

Between 1991 and the year the data was collected (2002), the accumulated inflation rate was around 40 percent [see Figure 5.5]. Although no official poverty line is available for 2002 considering the inflation rate for the period in question the poverty line would have been around \$140 per week and household. As such considerably more than half of the households had been close to the poverty line or below it. Although vulnerability is not the same as poverty one can

assume that many of the vulnerable households are below or just slightly above the poverty line. The latter are most likely to fall below poverty line whenever there is a reduction in the household income or unexpected increases in prices that are not compensated through equally increasing incomes. Those 16 percent of the households with income between \$150 - \$ 200 fall in this category. A number of vulnerable households interviewed gave an indication that they are going through ‘one of the many poverty phases’ in their lives. For most of them, such experiences of “transitory poverty”¹¹ are attributed to the very low wages that they are receiving and that is a reflection of the low skill jobs that they take up.

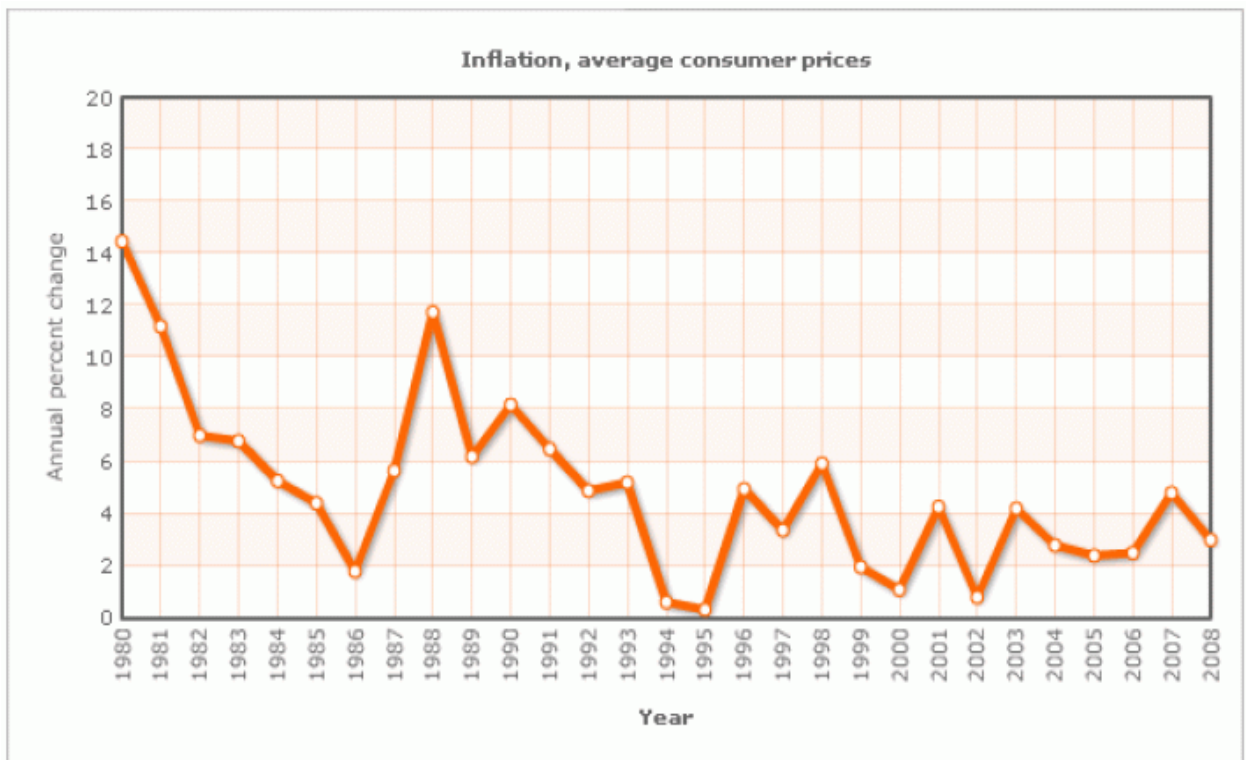


Figure 5.5: Inflation in Fiji from 1980 – 2008

(Source: [www.indexmundi.com/fiji/inflation rate \(consumer prices\).html](http://www.indexmundi.com/fiji/inflation-rate-(consumer-prices).html))

Further investigations of the household heads indicated that seven of the fourteen unemployed are without work only during the time of the interview and may find work in later times. Under a normal economic and political situation, transitory poverty for Namadai will be a thing of the past once these cohort of household heads who are first generation migrants and who largely have primary school education are taken over by second generation migrants who are better educated and can secure more permanent and higher paying jobs.

¹¹ This is the situation where one moves in and out of poverty.

5.4.2 Other sources of income

Of the total households interviewed, thirty three out of fifty or sixty six percent (66%) indicated that they have other sources of income apart from those derived by the main income earner. This is a very interesting observation as it often is concluded in the literature on sustainable livelihoods and coping that households that managed to diversify their incomes were the ones that did better in terms of coping (Hussein and Nelson 1998). Such income diversification can be achieved when a same person takes up a second (and in cases even a third) job, when unemployed sections of the household take up employment (e.g. women or children), or when the household manages to secure unearned workless incomes (rental income), i.e. income from remittances, pensions, rental income and sub-leasing, social welfare transfers from government or non-governmental bodies, etc. Such income diversification can put household in a more favorable financial situation, but the main purpose seems to be the reduction of risk (Dercon and Krishnan 1996). Chambers (1997) e.g. argues that poor people in particular have to diversify sources of livelihood in order to survive in a risk-prone and uncertain world.

In Namadai income diversification happens especially through small home-based businesses, government welfare benefits, remittances and donations from the local church. The most common of these are small home-based businesses that largely involve the sale of grog, cigarettes, sweets, vegetable and root crops, activities that easily can be done besides more intense employment. Welfare benefits from the government are in the form of destitute allowances from the Social Welfare Department and the recipients are mainly widows.

Remittances

“Although few scholars would deny the direct contribution of migration and remittances to the livelihoods and survival of families left behind, the extent to which migration and remittances can bring about sustained human development and economic growth in migrant-sending areas and countries is quite a different question” (de Haas 2007: 3).

Increased opportunities for people to migrate out of their countries seems to help those left behind to integrate their “kinsfolk overseas” into their livelihood strategies. Support however, as crucial as it might be at times, can also have detrimental effects, when people

start relying too much on money orders and decrease their own livelihood generating activities.

From dependency viewpoints remittances have been seen as an unreliable source of revenue for families, communities and states as it was assumed that remittances would rapidly decline over time when bonds are weakening or with the return of migrants. Combined with the idea that remittances are rarely spent productively, it has often been thought that remittances would create an artificial and temporary improvement in livelihoods and establish a dangerous dependency on external revenues (Birks and Sinclair, 1979). That then can make situations worse once remittances decrease since people have become over reliant on them and have tended to neglect their own productive activities. In countries like Samoa and Tonga, where many receive support from relatives who have migrated to New Zealand, one could observe that preparedness to work hard in agriculture did decline with increasing remittances received. With regards to rural Samoa, Muliaina et al. (2007: 5) argue that:

“The flow of remittances and foreign aid also reduces the need to alter the subsistence mode of production to production along capitalist lines. Thus in the MIRAB economy, land is used primarily for subsistence production rather than intensive commercial agriculture because of the less pressing need to create development in the conventional sense”.

In Namadai only a few (four households) of the 50 households covered in the sample, receive remittances from kinsfolk who have migrated overseas. Amongst the indigenous Fijians, three households have young male members who have been enlisted in the British Army. For these households, remittances sent in have greatly assisted the families in maintaining a decent standard of living.

Furthermore, they have revealed the importance remittances have played in supporting their survival and raising their standard of living. It was observed during the interviews that all of these households possess expensive furniture and electric goods which are largely absent in other households. One household was able to pay off its allotted land by this mean and therefore they are clear from the risk of eviction now that they have secured their lot.

Social transfers and free –giving donations

Social transfers play an important role for sustainable livelihoods. However in developing countries social security systems are usually less well developed than in

industrialized countries. Where social security systems exist in developing countries middle classes are usually better protected than the very poor. Social security is often implemented in the formal sector, where employees enjoy pension schemes, have health insurance and maternity leave. In most developing countries vast sections of the workforce are employed in agriculture and the informal sector. Social security for them is fragmented and non-comprehensive, with many not being able to access grants for which they might even be eligible and many more not qualifying for social security despite the obvious need for it.

In Fiji there are three major government initiatives that provide income transfers from the state; the Family Assistance Scheme (FAS); the Poverty Alleviation Fund; and the public rental housing program.

The first of the programs for tackling poverty in Fiji is through the Family Assistance Scheme. The FAS started in 1968, but some sources trace it back to 1920 when a similar scheme called “Destitute Allowance” existed mainly for elderly indentured laborers who were unable to support themselves. This scheme was extended to Fijians in 1959 (http://www.fiji.gov.fj/publish/page_13253.shtml). Today it is intended as a safety net for the most vulnerable groups in society, such as the aged, the widowed, the chronically ill, deserted wives, the physically handicapped, and prisoners' dependents (Table 5.5). Its purpose is supplement cash incomes to the very needy. Those eligible receive a cash allowance from F\$30 in rural areas to F\$100 in urban areas per month.

In December 1993 the program supported 7,972 persons, or about 1 percent of Fiji’s population (World Bank 1995: 55). Twelve years later, in 2005, the number of beneficiaries under the FAS had increased to 20,686, which was more than 2.5 percent of Fiji’s population then (ILO 2005a).

Benefit Type	Beneficiaries
Chronic Illness	4,941
Death of Breadwinner	5,047
Deserted Spouse	1,491
Elderly	4,849
Permanently Disabled	3,076
Prisoner Dependent	212
Single Parent	1,070
Total	20,686
Source: ILO 2005a	

Table 5.5 : Distribution of FAS Benefits – 2005

In recent years the overall budget for the FAS increased from \$11 million in 2002 to \$18 million in 2007 as the number of beneficiaries rose from 19,250 in 2002 to 25,286 in 2003. About 63 per cent of the total FA recipients are women (<http://www.fiji.gov.fj/cgi-bin/cms/exec/view.cgi/12/1409>).



Plate 1: The housing blocks of the Public Rental Board in Raiwaqa (demolished in October 2008)

To further tackle the increasing incidence of poverty in Fiji, the Poverty Alleviation Fund was established in 1992. The initial allocation was F\$7 million and it was to be disbursed through NGO projects. The program showed a number of short-comings soon after it started. It was noted to have been rather slow in responding to the needs of the poor and was overly bureaucratic. As a result the government revised the scheme and in 1994 changes were made to integrate poverty alleviation with other existing programs, such as the FAS, and with the basic health and education budgets. From 2001 to 2005 the Fiji Government provided a total of \$11,469,500.00 for the Poverty Alleviation Programme (PAP) and \$58 million for the Family Assistance Scheme (http://www.fiji.gov.fj/publish/page_13253.shtml).

Since 1964, the Government of Fiji had been providing subsidized rental housing to low income groups through the Public Rental Board Housing Program. Like the Poverty Alleviation Fund, this program had problems right from the start. In particular it was not able to make available housing subsidy to those who really needed it. A survey in 1992

showed that just 35 percent of Government support was reaching the needy; the remaining 65 percent was going to households that were capable of paying for their housing needs (World Bank, 1995). The government was aware that the Public Rental Board's program was unsustainable and inequitable in nature. It therefore announced its intention to withdraw from the low-cost rental housing sector towards the end of the 1990s. By then the Public Rental Board provided rental accommodation to more than 1700 tenants. Some of its properties however have / will be removed in 2008, such as the houses in Raiwaqa (see Plate 1), which have been removed in October 2008. The demolition work in Raiwai is expected to start later in 2008.

More important than transfer from the government are income transfers to some people living in Namadai from the Methodist Church.

The local Namadai Methodist Church gives an average of \$35 a month to some of its members who are widows as part of its social welfare assistance. It also gives financial assistance for the education of some children who are without the support from their parents. This includes a child born out of wedlock and is being looked after by an ailing grandmother, a child whose mother has left and whose father is in prison. It is also giving financial support to a single mother of four school age children whose husband had left them for another woman.

Some female-headed households receive regularly cash from their relatives. An aged widow with her unemployed son receives money regularly from her working daughter. There are two other women living alone, who regularly receive money from their working sons. This source of cash is critical to their daily welfare.

For others, money is given by relatives from within and outside the community (even though very rarely) who are aware of their plight. There are also instances when some families resort to asking money from other people (largely relatives) to meet their immediate family needs such as food. According to Fijian custom such “kind requests” (*kerekere*) are difficult to deny.

5.4.3 Productive assets

The only form of productive asset that most of the households have is their allotted blocks of land. For most, they do not have legal ownership of this yet because they have not fully paid for them. Most of those in this group cited that their low income is just enough to put

food on their table and it is quite difficult for them to save enough money to pay off their blocks of land. There was a significant absence of any other form of productive assets among the households. Had these been present, it is likely to add on to their income and perhaps lead to better welfare for the households.

5.4.4 Forms of savings

To make one's livelihood more secure it is essential to put money aside for times of urgent extra needs when economic recession reduces earned incomes. When urgent, unexpected expenses come up (e.g. medical bills when unexpected sickness / accident) or in times when income drops (unemployment, pay-cuts) households do better, if there are savings. However savings for the future required that some time in the past resources were more than needed for expenses. Savings in most cases require incomes above poverty line as otherwise consumption is "eating" up all income and nothing is left to save.

The most common form of savings among the households is through membership of the national superannuation scheme – the Fiji National Provident Fund (FNPF). Sixty percent (60%) or 30 out of fifty of the sampled households have this. Ten out of fifty record membership to credit unions and thirteen out of fifty have insurance policies. A significant absence of membership in credit unions and insurance schemes is noted in the majority of the households. Twenty out of fifty or forty percent (40%) have no savings at all. Other than the formal savings schemes mentioned, there are those who periodically save through other means and they largely do so to meet family emergency needs. This include health and food needs. A significant proportion is saving money to pay off their allotted lands as well as to build better houses for themselves.

5.5 Coping strategies

While the universally recognized basic human needs are food, shelter and water, having sufficient household income is also deemed a crucial human need as it helps to support the provision of food, decent shelter and water as well as other basic needs. Urban societies like Namadai are more involved in the market economy than rural societies and therefore require money or cash for the acquisition of food, water and shelter. The following discuss the actions that the households take in order to have their basic needs satisfied. It will look at coping strategies, in particular the strategies that help people to secure their needs for cash income, food and shelter.

5.5.1 Meeting cash needs

The monetized system of the urban centers obligates urban dwellers to have a regular source of income in order to have a decent standard of living. Among the poor households, it is likely that they will intensify the use of internal resources such as the readily available human capital for market oriented activities such as participation in the formal labor market and sale of goods at home. These are important means of diversifying their income sources in order to meet their basic survival needs. The Namadai households were asked on what they do at times when they have none or little money to meet the household expenses

Seeking work

Since a sizeable proportion of workers in the Namadai households hold casual jobs, the loss of a regular income is a common occurrence for them. During times when the households' income decreases or during the loss of a regular income especially in between jobs, the common response among the households is to actively seek work. Some of the households who have a regular source of income also have their members going out seeking work to supplement the low income which they are currently receiving.

Among different household members who seek work, forty eight percent (48%) have only males seeking work, thirty one percent (31%) have only females and twenty one percent (21%) of the households have both sexes going out at once to look for work. It can be observed in this instance that while most male are active jobseekers, women are increasingly becoming active too.

The types of work they are able to find are largely low skilled work like doing household chores among females and providing labor for carpentry work among males. Other types of

work cited include taxi driving, hairdressing and woodcarving. The weekly income derived from such jobs range from \$15 to \$105 per week and even up to more than \$200 for some types of work like woodcarving and taxi driving.

Home-based business

Another means of getting extra cash into the household is through the establishment of home-based business. This is another popular option for diversifying income sources among the Namadai households and for some it is the only source of income. A total of 19 households or thirty eight percent (38%) have some sort of entrepreneurship going on at the time of the interview. It is increasingly becoming popular among households as noted in Figure 5.6 where the majority, sixty eight percent (68%) took up some home-based activity recently and twenty one percent (21%) between six to ten years ago and eleven percent (11%) in an on and off basis.

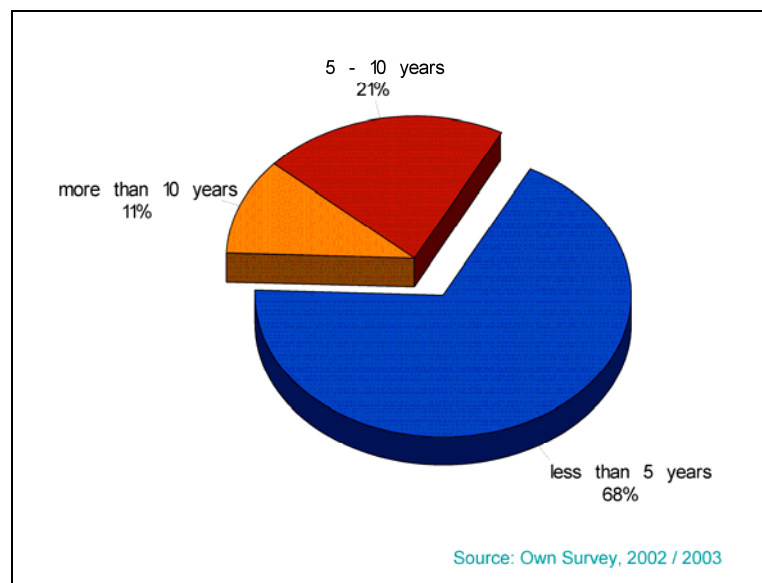


Figure 5.6: Number of years the households are involved in home based businesses

The most common activity is the sale of grog and cigarettes, followed by the sale of woven baskets. Other activities include the sale of food packs to workplaces, sale of sweets, ice-blocks, white benzene, razor blades, vegetable/root crops, wood carving and grass cutting. Apart from wood carving and grass cutting, most of these home based businesses are handled by women.

TYPE OF HELP	EXAMPLE	HELPER
Assist with sales	Selling of sweets, grog, food packs, cigarette rolls	Spouse, children below the age of 16, any other adult
Grog pounding	Clean, pound and pack	Adult and young adult males
Buy goods to sell	Packets of cigarette from the local shop, grog and raw food items from the market, white benzene and premix from the nearby bowser.	Spouse, children
Basket weaving	Wawalui ¹² and weaving of basket handles	Spouse, children
Grass-cutting	Raking	Children
Food preparation	Preparing and cooking	Spouse

Table 5.6: Pooling of labor for home based business activities

The households are observed to pool labor amongst family and kin members when carrying out home based business activities. All able persons in the household contribute in some way to the running of the home-based business, as indicated by fifteen (15) of the nineteen (19) households who are engaged in this. Table 5.6 shows such family members' contribution.

Among thirty one households that are not involved in home based businesses, forty three (43%) cited that they used to have one before but have stopped for various reasons (Figure 5.7).

More than a quarter (29%) cited the non payment of credits by consumers as a stumbling block to the sustained continuity of such an activity. Forty three percent (43%) emphasized the lack of commitment and perhaps support by the rest of the household members for this entrepreneurial activity. They cited mismanagement practice such as using up goods without paying or using up the money that was supposed to keep the business going. For example, a woman cited that she suspected her teenage sons to have taken rolls of cigarette and grog without her knowledge. Even her grandchildren used to eat up the sweets that are for sale in her absence.

¹² To flatten or smooth out the pandanus leaf with the use of freshwater mussel shell.

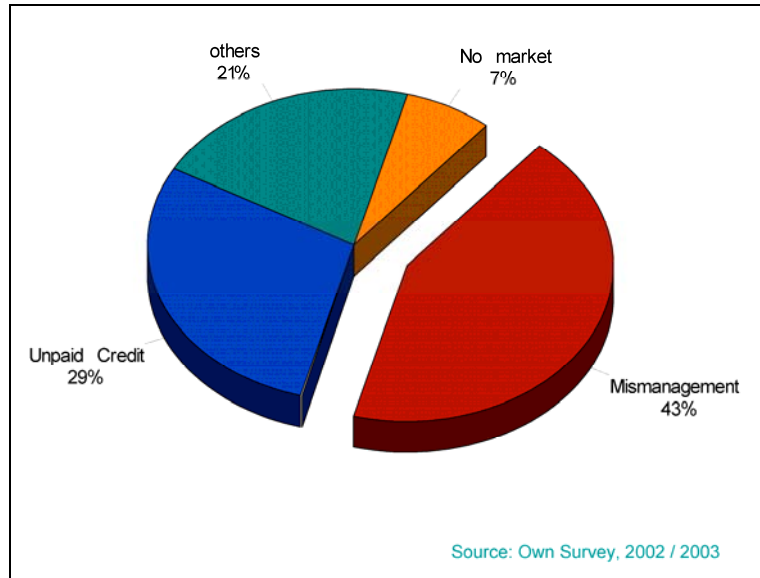


Figure 5.7: Reasons for the cessation of home based businesses



Plate 2: Wood carving at home as source of additional income



Plate 3: Mat-weaving as important income generating activity

Seven percent ceased their operations after a lot of people started selling the same items they are selling which lead to an oversupply of these items. These are largely the sale of vegetables and root crops in the community. Interestingly, the market for items such as cigarettes and grog is an exception. The demand for these items in the community remains high.

Other households cited health and social problems as reasons for quitting. These cases largely involve women who sell food to workplaces. Apart from the normal family house chores, the extra responsibility demanded by this activity puts great physical stress on them. One cited health complication as a direct result of this. Another woman has no time for this activity since she has to look after her new grandchild.

There are difficulties encountered by home businesses owners and these are similar to the reasons previously mentioned, the main one being overdue and non-payment of credits. Others include late arrival of raw material such as wood for carving and *voivoi*¹³ for basket weaving from villages in the Lau Group, low sale of ice-blocks and grass-cutting due to unfavorable weather conditions and cash to buy raw material (such as *voivoi* / grog) spent and have to wait for the next pay cheque to buy them.

¹³ Pandanus leaves that is used for weaving handicrafts such as mats, baskets and fans

Borrowing money

Borrowing money to make ends meet is another option that most households take up. Thirty of the fifty households or sixty percent (60%) have been in that situation sometimes in the past three months from the time of the interview. They went to different places (Figure 5.8) and different people to borrow money. Different household find themselves in this situation at various times and the reasons for borrowing differ as well.

The most common place to borrow money from is through informal or unregistered moneylenders. Seventeen percent (17%) borrow from kinsman from within and outside the community and seven percent (7%) borrow from neighbors. A number of them cited that they would go first to a friend or relative and then to a moneylender so that they do not have to pay for interest. Only ten percent (10%) use the formal financial institution such as their respective Credit Unions. The twenty percent (20%) who cited workplace largely borrow from colleagues. It is evident that most household resort to informal borrowing and lending mechanism to cope with their urgent cash needs.

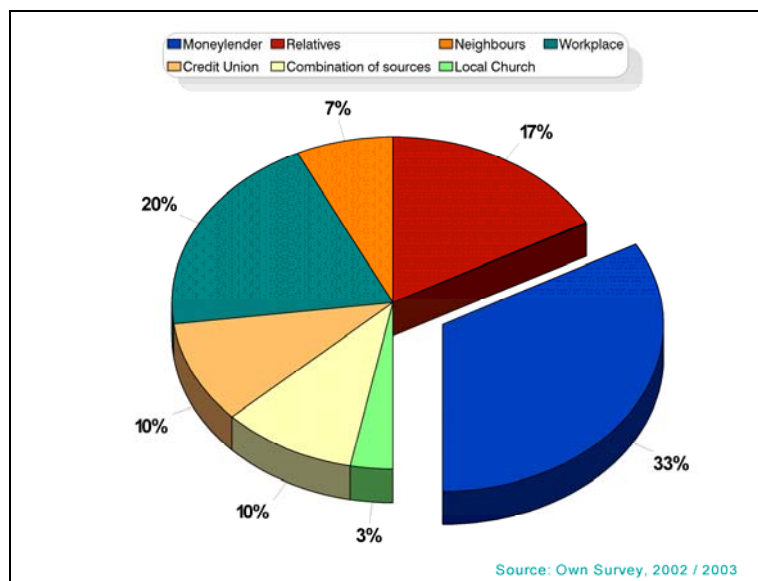


Figure 5.8: The different places that the household members borrow money from.

A number of families in the community benefited from the the Namadai Methodist Church Project Committee (NMCPC)¹⁴ Employees of this company are given interest free loan of up to \$300 at a time. Other members of the community and who are members of the Methodist Church have approached the NMCPC to loan money in the past. Among the lower income earners, this is

¹⁴ A small community business organization that has a grass cutting contract with the Suva City Council

a great help given that it is increasingly difficult for them to obtain loans from formal financial institutions.

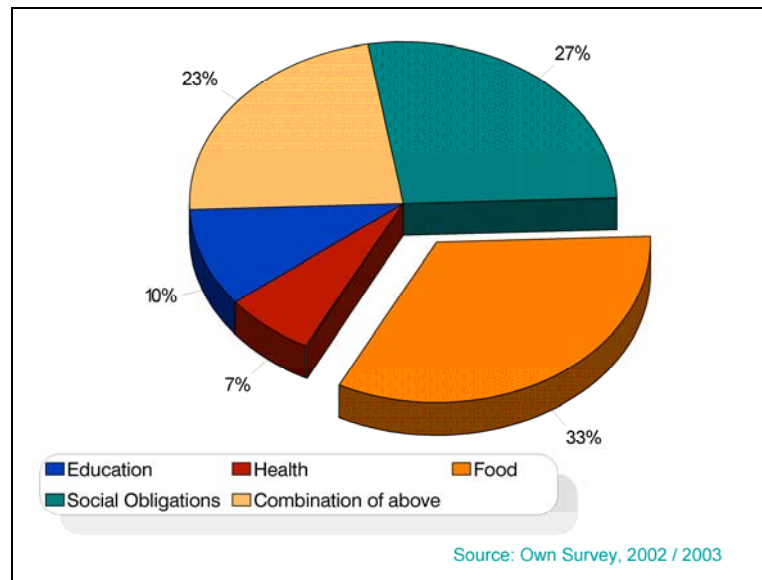


Figure 5.9: The various reasons why households borrow money.

Apart from specifically borrowing for health and education, such as for medicines and busfares, thirty three percent (33%) or and more borrow money to meet daily household sustenance or food (Figure 5.9). This implies that the incomes they are receiving are not enough to meet all their food needs. More than a quarter, twenty seven percent (27%) borrowed money for social obligations. Among the indigenous Fijian households, these are largely cultural obligations. Further discussion on this issue with fifteen respondents revealed that it is very important that they are committed to cultural obligations because they rely on reciprocity and mutual support of the kinship network to assist them in the future.

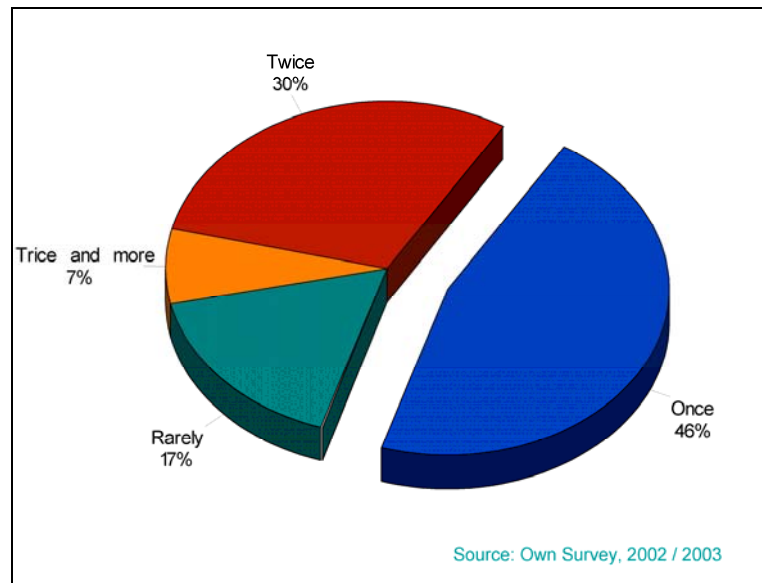


Figure 5.10: Monthly borrowings of households

Borrowing cash is a common incidence in the community as can be seen in Figure 5.10. Seventeen percent rarely borrows and slightly less than three quarter borrows once or more in a month. While borrowing may be a short term solution in meeting an immediate need, it however does not assist in getting the households out of poverty or clear of the risk of poverty. This is largely because the money borrowed is mostly used for consumption rather than for investment purposes. Further discussions with the households revealed that their main priority is to put food on the table and putting money aside for investments of any sort has not even crossed their minds.

Sale of household items

In more urgent situations, thirty five percent (35%) of the households have resorted to selling off some of their household items to get more cash. Household items that are sold included mats, *tapa*, and electrical appliances and these are sold to kin and non kin neighbors and also taken to the pawn shops. The latter is the most common practice because in most instances the neighboring kin and friends cannot afford to buy these items. For the households that take their goods to the pawn shops, the majority of them could not buy back their pawned items.

Periodic savings

Some indigenous Fijian women formed groups with an average number of five for the purpose of saving some money to use on specific purposes in the future. Totally voluntary, the women meet every two weeks for anyone who wishes to give some money for saving into one bank account. Individuals then get their savings at the end of the year for Christmas spending or at the beginning of the year for educational expenses of their children. Three groups of women were practicing this at the time of the interview.

While savings is often viewed as an activity that is taken up by individuals, this one is done in groups. Being part of a group ensures one of moral support and also provides an environment for friendly competition as an incentive to continue saving or even increase ones savings. Discussion with the group indicated that such a savings group is far easier for them than having savings accounts in the banks because of the high bank charges. For some of them, putting aside some money for savings is a new thing for them and that they can never do it on their own.

Others – death benefits and criminal activities

One household have mentioned that they were only able to build their house in their allotted blocks after receiving death benefit proceedings from a deceased family member. It is rather sad as it takes someone to die for the household's welfare to improve. Only a minimal proportion of the households in the community are likely to benefit from this given that not many people are formally employed and who could be insurance policy holders.

Some households appeared to benefit from criminal activities such as thieving. This can be witnessed by their possession of expensive household and personal items, while they and other household members are largely unemployed. Even though it is not openly and publicly admitted by some household members, other members have strong suspicions of this and just left it at that because it has formed a critical mean of survival for the household. The imprisonment of suspicious family members for theft provides an evidence for this claim.

Another case of criminal activity as a mean of survival is prostitution. This issue did not come out openly during the household interview perhaps out of fear of victimization. It was later ascertained from a member of the said household that provisions in the form of food

items and cash are received from the two males who have fathered the two out of wedlock children in the household. Such provisions are crucial in the well being of this female headed household. It is difficult to ascertain in this research if having children out of such a relationship is a deliberate action to get additional money and items into the household. The vulnerable situation of female headed households is exemplified by this case.

5.5.2 Expenditure reduction

Due to economic and other crisis poor people can often come into a situation where the existing income is not sufficient to make ends meet. In such situation people need to reduce their expenditure or as it is often said: “they need to tighten the belt”. Statistically the income share for food is increasing the poorer a household is. Due to the low income elasticity for food there are limits to what can be reduced in expenditure for food (Islam, 1997, Ravallion and Bidani, 1994).

Forty eight (48 %) of all households covered resorted to this action when need arose. Over half of the households list food as the main item that they cut back when they are faced with situations of low cash availability. This can be seen as an indication that the households had not much else where they could reduce expenditures. This is followed by the non participation of household members in social and cultural obligations and functions that demand their financial contributions (see for Fiji, Kiribati, Samoa, Solomon Islands and Vanuatu ILO, 2005b and for East Africa: Verma, 2001). Two households commented that this placed them at a disadvantage because it could alienate them from their relatives and friends, and as such risk to loose social capital.. This can potentially weaken the support system offered by the kinship and social network of the households that they have come to rely on.

In cases when the financial situation of households becomes very grim it even can happen that unproductive family members are sent elsewhere. Children and elderly members are taken to relatives outside the household to be looked after. This is usually done on a temporary basis and thus helped in reducing household expenses. Especially in such situations the importance of social capital becomes very clear. To live in big social network, stretching from urban to rural areas provide flexibility to poor households (see also Bird, 2007).

5.5.3 Fulfilling food needs

Apart from food bought other activities become crucial to satisfying food needs. Here is also a big potential to utilize own skills as well human resources that otherwise might be underemployed. In recent years international organizations especially are concerned about food supply and distribution in growing cities of developing countries. Many publications have come up regarding increasing food needs of urban populations and how to secure these needs (FAO, 1998, Maxwell *et al.*, 2000).

Food gardens

All over the world food is grown in cities. With regards to Africa Bryceson and Potts (2005), and Mudimu (1996) argued that urban agriculture is a response to insufficient supply of food to cities and declining purchasing power of city dwellers. Big parts of urban population in African cities take up farming either to supplement their household income or because they cannot afford to buy their daily food (Lynch *et al.* 2001). In their study about urban agriculture in Malawi Mkwambisi *et al.* (2007) find two different types of urban agriculture: (i) poor, less educated, often female-headed households use urban agriculture to supplement their household's income by selling food to compensate income losses, and (ii) wealthier, often male-headed households do urban agriculture for personal consumption. In the Pacific Islands urban agriculture is of particular importance because of the scarcity of land in many island states: every land need to be utilized, in rural as well as in urban areas (Connell 1984). Much work on urban agro-forestry has been done by Thaman (1978, 1984ab, 1987). For Suva he identified 114 distinct food crops in urban agro-forestry system. He highlighted that in Suva some 20 percent of all households cultivated 'unused' open land" and that much of the "undeveloped" area of Suva was under cultivation. A big number of households also plant along roads, despite Suva City Council regulations forbidding such practices (Thaman, 1987). In Namadai seventy percent (70%) of all households have food gardens on idle lands around Namadi to supplement food purchased. Crops planted include root crops such as *dalo* and cassava, vegetable such as *bele*, eggplants and beans. Discussions in these households indicated that surpluses are sold only upon request to others in the community. This important source of nutrition and fresh food ceases once these idle land are taken up by their owners. It also happens that food is stolen from these gardens, especially since most are located farther away from the houses of residence..



Plate 4: Dalo, Bele, sugarcane, Guava, Pawpaw, Banana cultivation near to the house

Wild harvests

Women and children of some households occasionally collect freshwater shellfish and eel from the creek nearby. There is a high health risk for this given that the stream flows from Tamavua Hospital and from the Tamavua/Namadi residential areas. This issue tends to be ignored as can be seen by the popularity of this activity despite repeated warnings of its health implications. The nearby sea along Nasese and Laucala also provide marine food resources for some of the households. Usually women and children are more involved in fishing and reef gleaning from these areas.

Food items from the villages

Most, if not all households in Namadai still have close links to rural areas of Fiji. Places they once left to migrate to Suva, places where still part of their extended families live. Some households occasionally receive food items such as coconuts, fish and root crops that are brought in by relatives from the nearby villages. Sometimes this is done upon request, but in most instances it happens whenever someone from the village pays a visit to the families. In many cases, these foods are shared with neighboring families and relatives in the community. Such an exchange between rural and urban areas is not one sided: it often happens that urban

consumer items find their way into villages when urban dwellers visit their relatives in the village.

Food credits from local shops

All over the world it is a strategy that poor people at times ask local shop owners to chalk purchases of food and other items up. Small shop owners often take a function of petty money-lenders (Steinwand, 1994).

Basic food items are sometimes purchased through credits from small grocery shops around the community and also from the nearby Chinese grocery shop. This is a common practice not only for some of the households interviewed but also for most others in Namadai. Many find themselves obtaining food items through credit immediately after paying their existing bills. Without a substantial increase in their income, these households are locked into a food credit cycle.

Theft

It was noted during the survey that there were incidences of root crops and vegetable stolen from some households' food garden. Some males in the community have been caught red handed in the act and not only once but repeatedly. It is not clear in this instance whether those involved in this illegal activity participate in this risky behavior as a desperate move to get food for their families or to sell the stolen items and earn some extra income.

5.5.4 Fulfilling housing needs

It can be assumed that all households in Namadai are residing in this squatter settlement as a response to their need for housing or shelter. The upgrading and the formalization of the settlement have witnessed the development of a number of living arrangements in the community and which can be seen as a response to their shelter needs.

There was a significant movement of households around Namadai itself and from outside the community in the last ten years from the time of the interview. A conspicuous aspect of these internal movements is the pattern of living arrangement that has emerged and the subsequent expansion of the Namadai community population.



Plate 5: Sub-standard housing in Namadai Settlement (in the squatter area earmarked for the highway)



Plate 6: Improved sub-standard housing in Namadai – Settlement (in the squatter area earmarked for the highway)



Plate 7: Decent low-cost housing in Namadai – Settlement (at plot in the new sub-division)



Plate 8: Modern concrete house in Namadai Settlement (at plot in the new sub-division)

In-migrants

During the survey, it was noted that not all of the households covered were original settlers of Namadai. Five households moved into the community after the upgrading of the squatter settlement. Four of these five have been allocated blocks of land in the new sub-division. One was able to move right into their new house on their land while the other three stayed with relatives or moved into a relative's vacant house. The one household that has not been allocated land, moved into a relative's house hoping to acquire a block land in Namadai in the future.

For most of them, the reasons behind their move into Namadai are largely economical in nature. A sole breadwinner for one household had recently lost his job and could not afford house rent anymore. In the meantime, his family of five is staying with his widowed mother-in-law. This will last until such a time when he can find another job. Three households have moved directly from their respective villages to Namadai to find work and to support the education of their children. Another household moved into Namadai and rented a house after hearing about the vacant house from a relative who resides in the community.

The family network support among households in Namadai is seen in this instance to play a critical role in addressing their housing needs. Co-habiting among kinsmen and sub-letting are viable measures that can be taken up on a short term basis. This point is further exemplified below.

Temporary housing

Of all households, more than half (78%) have remained on the temporary location at the highway. While most of them are still living in their makeshift houses that were initially built after relocation, others have changed their housing arrangement. Three households were once members of other households but the heads have since married and became new household units in the community. One has built a new house, one has moved into a vacant room in a relative's house while the third has bought its own tin and timber and extended a room from a relative's house.

These households have not been able to relocate their families to their allocated blocks of land for various reasons. Some have cited the unsolved land title issue that has placed them at an disadvantage in securing housing loans from commercial banks. For most others, they

have stated that their income is still insufficient to make this change. For these households, the formalization of the squatter settlement did not readily translate to an improvement in their living conditions. What is needed is a substantial boost in their household income to be able to pay for their allotted land and to build better houses there too.

Permanent housing

Twenty two percent or less than quarter of all households have moved out from the highway and are sitting on their allocated blocks of land. Except for one household all other households are established Namadai households, who have managed to move to their allotted blocks of land from their temporary locations at the highway. This one household was a member of an existing household but where the eldest son had gotten married and moved to his own allotted block of land. Three of the eleven households moved their largely lean-to houses to their new blocks while eight have managed to build new houses for themselves. The household heads of the latter all have a relatively higher paying and secure jobs, which enables them to improve their housing.

5.5.5 Utilizing social networks and local institutions

In Namadai, the forging of social associations other than that of kinship have allowed some households to satisfy a basic need and enhance their social and economic development to some extent. Thirty five households indicated they have resorted to all sorts of help from people outside their households. As cited in the focus group discussions, the wider the circle of friends and kin one has the more he will adopt and effectively utilize many coping strategies. Social exchanges in the form of food items, cash, shelter and labor are practices that allow households to meet their basic needs. The absence of such practices can be very detrimental to the well being of many poor households. A collective action through pooling of resources such as labor is an example of this.

In such instances, the social network and local community based organizations such as the local churches are institutions which facilitate collective actions.

However it was noted that not all households could effectively use their social network connections and the local institutions to support their living. This was the case among the poorest households in the community. Four households whose income fell below the poverty line indicated that neither their social network nor the institutions that facilitate

social interaction are supportive of their condition. They largely exclude their households from social functions and are hesitant to seek support from friends and kin because they usually lack money to contribute or give.

Collective action – Pooling resources

Apart from various responses to food and shelter needs by individual households earlier discussed, community members are noted to come together and pool various resources to assist some households. A common practice among the indigenous Fijian men is the collective effort in farming on home gardens and in the construction of houses. This involves the local Men's Fellowship Group of the Methodist Church. When the need arise, men from this group volunteer to weed, till and plant another group member's food garden. This action is usually reciprocated by all the group members. Another common practice among women is the minding of children. This frees women to pursue occasional economic activities. In most cases, these help is given by both kin and non kin who are neighbors.

Being a newly developed residential area, there are always new homes to be built. In most cases, the households cannot afford a construction company for this task and so they build their homes themselves. The voluntary assistance by community members during the construction, repair and extensions of houses is particularly important as it can save time and money for the home owners. Men pool labor while women contribute in the preparation and cooking of the laborer's lunch.

Community based organizations

There are a number of community based organizations in Namadai, both formal and informal. These are formed by different groups and having different economic and social objectives. Three of these community based organization merit a detailed discussion because of their implications on some aspects of the community's general welfare.

(i) ***Religious groups***

There are two dominant Christian denominations among the indigenous Fijian households in Namadai; the Methodist Church and the Catholic Church. Hinduism is the dominant religion among the Indo-Fijian households. For the indigenous Fijian households, the institution of the church is seen to be the unifying factor of the people with different tribal backgrounds and who are not related through blood ties. Through its biblical teachings and practice, it facilitates and strengthens the spirit of communalism and can be a viable safety net alternative for most non-kinsmen members in urban communities. The monthly cash donation to widows by the Namadai Methodist Church serves as an example of this support system. Such a practice is particularly crucial especially when minding of unproductive family members in urban households are increasingly viewed as burdensome by most people. There are also cases of free will donations in cash and in kind to widows and fatherless children by church members. Despite the small amount of such donation, this practice can potentially prevent the social marginalization of these groups. On the other hand, the Methodist Church is often viewed to place a huge financial burden on its members and which can have negative implications on their well being. The nature and implication of this relationship is unclear in this research and therefore calls for further research.

(ii) ***Namadai Methodist Church Project Committee (NMCPC)***

This is an officially registered small business organization that was formed in June 1995 among members of the Namadai Methodist Church. The NMCPC has a grass cutting and street cleaning contract with the Suva City Council and provides a regular source of income to some households in the community. The project's main objectives are to raise funds for the construction of a new church complex and to provide employment for the unemployed youths of the Namadai Methodist Church in the community.

It has given direct financial provision for the workers and has also assisted indirectly through cash donations and loans to most households in the community. For example, there are numerous occasions where members of the Namadai Methodist Church are being relieved of some financial obligations because NMCPC has taken care of it. Among the most economically vulnerable group, the widows and the single mothers, NMCPC provide a monthly allowance of \$200 to be shared among them.

NMCPC has fostered a group spirit among all those involved in the project where in most cases this group solidarity benefits others in the community. For example, the

workers are given the day off to help whenever there is a community function such as a death or wedding. Assistance that they offer includes the setting up of a marquee, preparation of the food and the use of its truck.



Plate 9: Truck of the Namadai Methodist Church Grass-cutting Project

(iii) ***Namadai Land Purchase and Housing Co-operative Society Ltd. (NLPHCS Ltd.)***

The NLPHC Ltd. is a government initiative that is set up by the community members to address housing and land issues in Namadai. Its primary objectives are to secure individual land titles of the members and facilitate further infrastructural development in the community. It has fostered some degree of community solidarity after long years of internal bickering over land and housing matters. The establishment of the NLPHC Society Ltd. is a response to the land and housing need of the community members. However, it is also riddled with challenges which can be detrimental to some households in the community. One crucial issue is the uncontrolled sale of their allotted land by some who are lured into getting instant hard cash by buyers. In the end, once that money is used up, they have lost their land and gotten back to living a life of uncertainty.

CHAPTER 6

CONCLUSION

6.1 Introduction

The general aim of the presented research was to explore different aspects of the lives of poor households in Namadai and in particular their responses to the condition of poverty. Not only did the research seek to explore their practices, it also sought to examine and see how supportive are institutions and networks that the poor households utilize to make their living. This concluding chapter discusses and evaluates the major findings on these themes and point out suggestions for policy interventions and future research.

6.2 Summary of major findings

The research's central question asks the importance and usefulness of strategies adopted by different households in Namadai to support their living and combat poverty. The following discussion is an evaluation of the main findings that emerged out of the research and which are seen to provide answers to the research question.

6.2.1 Household characteristics

While Namadai has households of both the major ethnic groups, it is dominated by indigenous Fijian households. Most households are either first or second generation rural migrants from outer islands of Viti Levu, who have moved to urban Suva for employment and better education opportunities. Apart from a few households who have managed to build their houses on newly allotted blocks, the majority of households still reside on the government proposed highway – their supposedly temporary residential space during the upgrading of the squatter settlement. In their present location they are exposed to serious health hazards to their living conditions because of the absence of a proper drainage and sewerage. Most of the Namadai households exhibit symptoms of poverty by virtue of their economic status. While eighteen percent of the households have weekly income that fall below the poverty line, a further thirty four percent are highly vulnerable to poverty since their weekly earning is just a few extra dollars above the poverty line. The majority of households earn their livelihood through casual work and therefore any slight change to the national economy can have great implications on their well being. A significant proportion of poor and vulnerable households are headed by females.

6.2.2 Coping strategies

The various coping strategies adopted by households to support their livelihood and combat poverty are considered important and useful as testified by their very existence and survival in Namadai in the last three decades. However the sheer existence of the households in their present location does not reveal facets of their quality of well-being. Here a closer look is needed, a view that includes normative elements reflecting on what should be considered basic to the needs of people.

Strategy	Mainly urban	Urban and rural
income-enhancing/ investment	<ul style="list-style-type: none"> domestic services – cleaning and childcare (esp. girls and women) urban agriculture renting out rooms 	<ul style="list-style-type: none"> home gardening processing, hawking, vending transporting goods casual labour, piece work specialised occupations (e.g. tinkering, food preparation, prostitution) child labour migration off seasonal work begging theft
expenditure-reducing/ sacrifice	<ul style="list-style-type: none"> scavenging cutting transport costs 	<ul style="list-style-type: none"> mortgaging and selling assets selling children into bonded labour changes in purchasing habits (e.g. frequent smaller quantities, not bulk buying) buying less and/or cheaper goods and services discrimination within the household (e.g. giving less to less powerful or less favoured household members)
collective support	<ul style="list-style-type: none"> communal kitchens communal childcare 	<ul style="list-style-type: none"> mutual loans or savings groups putting out children for care in extended family remittances from household members working away

Table 6.1 : Livelihood strategies often used by poor households

(source: Farington et al, 2002: 27)

In response to the changing demands of an urban economy most of the largely first and second generation rural migrant households in Namadai have shown resourcefulness and use innovative coping strategies. They have drawn from both within and outside their household's resources for their livelihood and survival. These include formal and informal wage employment, unpaid labor, pooling of labor, subsistence production, collective action and support from network of relatives and friends.

The coping strategies of the households in Namadai settlement correspond to similar strategies of many people living under comparable conditions in other countries. Based on the result of a big number of case studies Farrington et al. (2002) compiled a collection the most commonly used coping strategies in urban and rural areas of India (Table 6.1)

Fulfilling cash needs – means of obtaining income

The majority (66 %) of the sampled households sought other ways of getting money into the household apart from those derived from the main household income earner. This reflects the need for cash among the urban households and especially so among the poorer households. The various ways of securing cash to meet their basic needs are sometimes innovative and even risky for some. In most cases, households' members actively go out and seek paid work where the news of work opportunities is often transmitted through the grapevine by people of the same social network. Establishing informal home based business is popular and is an important source of supplementary income among most households. Some households also resort to borrowing money and they largely borrow from informal sources such as kinsman and friends. Cash derived from remittances and donations from the local church are other ways of households receiving cash that supports their living. Means of obtaining cash that were observed and deemed risky include theft and prostitution.

Fulfilling food needs – means of obtaining food

Most households use a high proportion of their income to satisfy their food needs. In instances where there is lack of cash to buy food items, some households get food items from the local grocery store through credits. Other than that, a high proportion resort to subsistence farming and harvesting from the wild to satisfy and supplement their nutritional needs. Though garden sizes are relatively small because it is subject to the availability of vacant land in and around the community, it nevertheless is an important source of food for some households. Some households manage to maintain their ties with their kinsmen in their respective traditional villages through the supply of food items from the villages. The nutritional needs of other households are met in this instance because in most cases there is sharing of food among neighboring households. Like obtaining cash illegally, some households steal food items from the home gardens of other community members. However, it cannot be ascertained in this case if these illegal activities and risky behavior are desperate moves for survival or are desperate responses to poverty.

Fulfilling housing needs

The households in Namadai were at one time considered squatters. Their decision to move into an informal settlement is a response in satisfying their shelter needs. After the upgrading of their settlement, certain patterns of living arrangements were observed. The most noted of these is the use of the kinship system in the temporary provisions of shelter for some households. Households moved into relatives' houses for periods of time during construction of their new houses and loss of income through redundancy. During the decade after the initial formalization of Namadai in 1993, new family units were created through marriages. Most of them were not allocated blocks of land and therefore largely moved into a kinsman's house. It needs to be reiterated at this point that a high proportion of the households are still not able to pay off their allotted blocks of land and let alone build improved houses on their new blocks. For most of them, there needs to be a substantial increase in their household income in order to enjoy the full benefits of welfare improvement that is associated with the formalization and upgrading of informal settlements.

Restrictive practices

Certain actions by some of the households are considered restrictive practices because of its negative connotation. These are necessary measures or responses to meet different needs. The most common practice of these is the reduction in food expenditures whenever there is a shortfall in the household income. Poorer households withdraw from all forms of social activities because they are largely without money to fully participate in such activities. This action further marginalize these households because they will potentially miss out on the social network support that other households are seen to benefit from. Also, in some cases where the households experience financial constraints, children and the elderly are temporarily placed in a relative's house as a cost cutting measure.

6.2.3 Utilizing social network

Most of the household in Namadai benefit from the support accorded to them through interactions within their social network. Similarly, studies of the urban poor in Mexico City (González de la Rocha, 1991) and in Dhaka City of Bangladesh (Hossain, 2005) showed that the poor extensively use the social network support system as insurance to risks associated with poverty. Reciprocity among kinsman and non kinsman in Namadai, is a

practice with cultural values that is entrenched among the indigenous households in an urban area as it is in rural areas. Such a practice guards them against risks arising out of being economically and socially disadvantaged. This was the case also over two decades ago where a study of unemployment among urban Fijians pointed out that reciprocity in its different forms supports the unemployed against risks associated with unemployment and low income (Gounis *et.al*, 1986).

In Namadai, social exchange is largely in the form of sharing of household items which includes food and sharing of manual labor among the households. This is not the practice among indigenous Fijians only, there are occasions of food sharing between indo-Fijian and indigenous Fijian households. Where material items for exchange are absent, most of the households reciprocate by offering their labor. In such instances, pooling of labor for activities such as building a house and farming usually benefits more than one household. Also, a service such as minding of other households' small children and the elderly is common in the community. Such actions are in most instances readily reciprocated with the same spirit of giving among the households.

As earlier stated, this research proposed that established social network is an important element in the lives of the poor households. It can be noted that Namadai households have extensively utilized their social network through kinship and membership of local organizations such as church, sports and women's groups as strategies to support their living. This is observed throughout in their various coping strategies to secure income, food and shelter. In a society where provisions of formal social security is minimal and does not benefit all, the social network support system is considered important among most of the poor households in urban Namadai but except for a certain group.

Among the poorest households, their low economic status restricts them from fully utilizing their social networks to support their living and combat poverty. They find it extremely difficult to participate in the popular practice of reciprocity and are thus further marginalized because of their non participation in social interactions with others in Namadai and also with their kinsman in their respective villages.

6.3 Implications for planning and policy

One of the goals of any research is to influence policy makers at the macro level with the findings of their research. This research, though specific to Namadai, it elucidates on some aspects of the lives of the urban poor and is hopeful that these will be helpful in identifying interventions that will improve the socio economic welfare of the urban poor.

In light of the importance of social network in supporting the lives of poor households, every aspects of local or community organizations need to be supported and strengthened.

Forming community organizations are ways in which the communities collectively work together to mobilize resources solve problems and protects itself from risks. The following are recommendations for these.

- (i) Improve administrative capacity of community organizations.

In the case of the Namadai Land Purchase and Housing Co-operative Society Limited (NLPHCS Ltd.), the organization handled all matters and issues relating to land and housing and thus is useful in protecting the different households from risks associated with squatting; such as eviction and homelessness.

There is a need for professional assistance in the administration of NLPHCS Ltd as most of the committee members seriously lack organizational and management capacity. Their effort is further constrained when there is no guiding framework for general management mechanism.

If local Housing Co-operatives be the solution for squatters in Fiji, then the government need to continually offer monitory and advisory roles to the organization and especially so during their teething years.

- (ii) Promote and support self financing activities of community organizations.

Non formal associations such as savings and loans cooperative can be protection against various risks that are not covered in the formal care schemes. Among the urban poor, many are not included in the formal social security system because of the temporary nature of their work. These savings and loans cooperative can be further developed into bigger ventures such as a community cooperative store that can potentially provide economic benefits for many poor households. Again, continual coordination and consultations by all the stakeholders and capacity building support is called for.

In Namadai, the establishment of the community's grass cutting and street cleaning business activity with the Suva City Council has guarded some community members against various risks associated with unemployment and poverty. However, there are some institutional constraints that are clear impediment to the full realization of poverty alleviation and even poverty eradication in the community. In this instance, the Suva City Council seemed insensitive to the specific social and economic needs of Namadai community by the manner in which it is handling tendered price negotiations for contracts. Established institutions such as government and non government organizations are called to be supportive in the self-financing initiatives of local communities.

- (iii) Promote and support income generation activities for target groups

Home based businesses are important sources of income among poor households. The promotion and support for these by the government and Non Government Organization is commendable. However extra support is called for target populations and groups in the community such as female headed households and the poorest households. Assistance such as the allocation of resources for them needs to be tailored to suit their specific needs. As is the case among most poor households with home based businesses, there is a great need for training on basic entrepreneurial skills and also for easy access to small credits.

6.4 Further research

Further research is needed on the relationship of the various institutions and poverty. In Fiji, much debate is centered on the role of local church organizations in suppressing church members and especially those who are poor. Most are often viewed to place its members into huge financial obligations which can potentially have negative implications on their well being. Research in this area can identify the nature and implications of such relationships. Equally significant is the research on the perceptions of the poor on these relationships.

This research has shown that most urban poor households utilize their connections within their circles of social network to support their livelihood strategies and in coping with their disadvantaged economic status. An exception to this is the poorest of all the households. On this issue, more information is needed on the process of marginalization and social exclusion of the poorest group for effective intervention by policy makers.

More research effort is needed in the area of urban poverty particularly in Fiji. The rapid change in economy at all levels (global, regional, national) and the implications this will have on the welfare of the people warrant this. With increasing urbanization, issues of urban poverty and inequality will increase and research on such areas will assist greatly in improving long-term planning. Research themes can include the following; the informal economic activities of the poor and their contribution to the urban economy, the restructuring of urban economies and their effects on the poor, the effects of labor trends on the poor's access to work, institutional capacity and governance of the poor's housing needs. At the household level, data on gender differential of poverty and feminization of poverty is lacking. Information on these is useful in addressing gender related issues especially those that will enhance the creation of opportunities for women.

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APPENDICES

Appendix 1.1 Table showing income poverty by selected regions

Region	Population covered by at least one survey (percent)	People living on less than \$1 a day (millions)				
		1987	1990	1993	1996	1998 ^a
East Asia and Pacific	90.8	417.5	452.4	431.9	265.1	278.3
Excluding China	71.1	114.1	92.0	83.5	55.1	65.1
Europe and Central Asia	81.7	1.1	7.1	18.3	23.8	24.0
Latin America and the Caribbean	88.0	63.7	73.8	70.8	76.0	78.2
Middle East and North Africa	52.5	9.3	5.7	5.0	5.0	5.5
South Asia	97.9	474.4	495.1	505.1	531.7	522.0
Sub-Saharan Africa	72.9	217.2	242.3	273.3	289.0	290.9
Total	88.1	1,183.2	1,276.4	1,304.3	1,190.6	1,198.9
Excluding China	84.2	879.8	915.9	955.9	980.5	985.7

Region	Share of population living on less than \$1 a day (percent)				
	1987	1990	1993	1996	1998 ^a
East Asia and Pacific	26.6	27.6	25.2	14.9	15.3
Excluding China	23.9	18.5	15.9	10.0	11.3
Europe and Central Asia	0.2	1.6	4.0	5.1	5.1
Latin America and the Caribbean	15.3	16.8	15.3	15.6	15.6
Middle East and North Africa	4.3	2.4	1.9	1.8	1.9
South Asia	44.9	44.0	42.4	42.3	40.0
Sub-Saharan Africa	46.6	47.7	49.7	48.5	46.3
Total	28.3	29.0	28.1	24.5	24.0
Excluding China	28.5	28.1	27.7	27.0	26.2

Note: The poverty line is \$1.08 a day at 1993 PPP. Poverty estimates are based on income or consumption data from the countries in each region for which at least one survey was available during 1985–98. Where survey years do not coincide with the years in the table, the estimates were adjusted using the closest available survey and applying the consumption growth rate from national accounts. Using the assumption that the sample of countries covered by surveys is representative of the region as a whole, the number of poor people was then estimated by region. This assumption is obviously less robust in the regions with the lowest survey coverage. For further details on data and methodology see Chen and Ravallion (2000).

a. Preliminary.

Source: World Bank 2000s.

Source: World Bank, 2000. *World Development Report 2000/2001*: 23

**UNIVERSITY OF THE SOUTH PACIFIC
CENTER FOR DEVELOPMENT STUDIES**

HOUSEHOLD SURVEY

QUESTIONNAIRE

**"COPING STRATEGIES OF FIJI'S URBAN POOR:
CASE STUDY OF NAMADAI"**

Research for MA (Development Studies) Thesis

Camari Waqanivalu Koto

QUESTIONNAIRE

Household Number:

Ethnicity:

Religion:

PART A : HOUSEHOLD DEMOGRAPHIC PROFILE

Names	Sex	Age	Marital Status	Relationship to head	Place of birth	of Education **	Employment

** For school age children – write in class/form
For out of school household members – write highest educational level.

PART B. NATURE OF LIVELIHOOD

Household Economic Profile

Name	Occupation	Employer	Job Status	Average weekly income

(1) How many people in the household are earning income?

(2) Where do they work/what do they do/how much do they earn in a week?

(3) How long has the main breadwinner worked in his/her job?

(4) Any other source of income?

Yes

No

If yes, list them

(5) Source of income (6) How much (\$/week)

(7) Does the household have any other productive assets?

Yes

No

If yes, list them and their values

(8) Assets (9) Approximate Value(\$)

(10) Does the household have any home garden?

Yes No

(11) Does anyone in the household :

(a) have an insurance policy Yes No Uncertain

(b) belong to a credit union Yes No Uncertain

(c) have any other savings Yes No Uncertain

(12) Savings : What for?

(13) What are the household expenses? List them.

Household Expenditure

Goods/Services	Expenditure (\$ per week)	Expenditure (\$ per month)
Food		
Education		
Electricity		
Water		
Transport		
Shelter		
Health		
Clothes		
Social obligation *		
Hire purchase		
Others		
Total		

* List details of social obligation expenditure

Social Obligations

Social Characteristics

Housing ***Sketch***

(14) Approximate size

(15) Number of rooms

(16) Building material

(17) List main furniture sighted.

(18) How long has the household been living in this house?

(19) If less than a year, where were you before and why have you moved in here?

(20) Is the house shared with others who are not members of the immediate household?

Yes

No

(21) **If yes**, how many others and relationship.

(22) Does the household own this house?

Yes

No

(23) **If no**, who owns it? (any relationship?)

(24) Are you making any payment for staying here?

Yes

No

(25) **If no**, is there any other arrangement?

(26) Does the household own this piece of land?

Yes

No

(27) **If no**, do you own any other piece of land?

Yes

No

(28) **If yes**, where is it?

(29) Does the household have access to piped water?

Yes

No

(30) **If yes**, do you own the water meter connection?

Yes

No

(31) **If no** to above, whose is it?

(32) What type of toilet does the household use

Flush Lavatory

Water seal

Pit Lavatory

Others

(33) Does the household have own toilet?

Yes

No

(34) **If no**, whose is it? (any relationship?)

(35) Do you make any payment for the use of the toilet?

Yes

No

(36) **If yes**, how much do you pay / other arrangement?

(37) Do you have electricity?

Yes

No

(38) **If yes**, does the household own the electricity meter connection?

Yes

No

(39) **If no**, whose is it?

(40) Does the household make any payment for the use of electricity?

Yes

No

(41) Does the household use any other source of energy for cooking and lights?

Yes

No

(42) **If yes**, what are they?

Cooking _____ Lights _____

Health

(43) Where does the household members go for health services?

Health Centers

Main Hospital

Private Practitioners

Others

(44) Do you pay for any of the services?

Yes

No

(45) **If yes**, what are they and how much?

(46) Does anyone in the household have any major health ailment?

Yes

No

(47) **If yes**, list below:

Name Health Problem

(48) Did anyone in the household fall sick in the last 3 months?

Yes

No

(49) **If yes**, list below:

Name Health Problem

Education

(50) Do all the school age children in the household go to school?

Yes

No

(51) **If no**, list below

Name Sex Why not?

PART C. COPING STRATEGIES

What does the household do during periods of time when it needs more money to meet the household expenses or when it is in a situation where its basic needs are not met?

Diversifying income source

(52) Does the household members look for work?

Yes

No

(53) **If yes**, list below:

Name Sex Age How find job Where/What Income (\$/week)

(54) Does the household find that it needs to borrow money sometimes?

Yes

No

(55) **If yes**, list below:

Source Reason for borrowing How much

(56) How often (in a month) do you see your household in a situation mentioned above?

(57) What is your first choice of place to go when you need to borrow money and why this choice?

(58) Has the household ever sold items to get extra money?

Yes

No

(59) **If yes**, list below

Item Sold to How much

(60) For the items taken to the pawn shop, do you get it back?

(61) How often does the household find itself in this situation?

(62) Does the household have any home-based business?

Yes

No

(63) **If no**, did the household use to have one?

Yes

No

(64) If used to have one, why had it stopped?

(65) **If yes**, list below

What? Who is responsible? How long? Income?

(66) Any other contribution from other household members?

Yes

No

(67) **If yes**, list below:

Name Sex Age Responsibility

(68) What are some of the difficulties does the household encounter in this small business scheme?

(69) For all the means of obtaining money mentioned above, who decides on what is to be done?

Household Head H/h Head Spouse Children Others Everyone

(70) Does the household cut down expenses on anything ?

Yes

No

(71) If yes, list below

(72) Is there any other means of *getting money* into the household to meet basic needs?

Is there any other mean the household have in meeting its basic needs (food, shelter)?

Social Capital

(74) Does the household get help from people outside the household?

Yes

No

(75) If no, why?

(76) If yes, list below

Who Relationship Kind of help (Cash/Kind/Others)

Does anyone in the household take the initiative to seek assistance from people outside the household / or do the people just help without being asked?

Do they readily give assistance?

Yes

No

Sometimes

(79) If no, why?

Can't help because they do not have the things asked for

Fed up of repeated assistance

Not reciprocated

Others _____

(80) Does the household reciprocate these assistance?

Yes

No

Sometimes

(81) If yes, in what ways are these done?

(82) If no, why?

(83) Can the household continue to rely on outside assistance (kin / non-kin)?

Any other comments:

Thank you very much for your time!

Appendix 3.2 Community leaders' interview schedule

**INTERVIEW SCHEDULE
COMMUNITY LEADERS**

Name: _____

Communal Status _____

Time/ Date / Place of interview _____

(1) Can you briefly state the history of Namadai

- **when** it was first settled
- **who** were the first settlers

(2) Looking back over the period of 20-30 years, what are the major changes do you see in the community?

- **size**
- **infrastructure**

(3) Does Namadai have any sort of community projects?

- **what**
- **whose** initiative
- **how** successful

(4) Any other comments.

Appendix 3.3 Community projects' interview schedule

**INTERVIEW SCHEDULE
COMMUNITY PROJECT**

Name _____

Position _____

Time/ Date / Place of interview _____

(1) State the name of the project

(2) Briefly state the history of the project

- when was it formed
- why was it formed

(3) What is the organization structure of the project?

(4) How are workers / committee members selected?

(5) How does this project contribute to the welfare of the community?

(6) Any achievements?

(7) Any constraints / challenges?

(8) Any suggested solutions / comments?

**Appendix 3.4 Non Government Organization ‘Methodist Church of Fiji’
interview schedule**

INTERVIEW SCHEDULE

Organization: _____

Name: _____

Position: _____

Time / Date / Place _____

Aim:

- ❖ To gather information on the role of the Church in poverty alleviation
- ❖ To gather information on its role on the Squatter Resettlement Project –
Namadai, 1993

(1) What are the functions/roles of your Department of Christian Citizenship and Social Service?

(2) Do you have an active programme that deals with poverty alleviation / especially Squatter resettlements?

(3) Can you comment on the Church’s role in the resettlement of Namadai squatters in 1993?

(4) Do you have any other comments?

Appendix 3.5 Suva City Council Interview Schedule

INTERVIEW SCHEDULE

Organization: _____

Name: _____

Position: _____

Time / Date / Place _____

Aim:

- ❖ To gauge the role of institution (SCC – local government) in the affairs of the urban poor (Namadai Highway residents)
- ❖ To pinpoint the factors (policies) that have in/direct implications on their coping strategies

- (1) What extent does **squatting** present as an obstacle to the rational use of urban land?
- (2) What are some policies that you have that influence this activity?
- (3) Any future plans to minimize or solve this problem?
- (4) What is your stand on **informal employment** in city areas?
- (5) What are some policies that you have that influence this activity?
- (6) What is your stand on **urban gardening**?
- (7) What are some policies that you have that influence this activity?
- (8) Do you have plans for people currently residing on the highway in Namadai?

Appendix 3.6 Government's Cooperative Department Interview Schedule

INTERVIEW SCHEDULE

Organization: _____

Name: _____

Position: _____

Time / Date / Place _____

Aim :

- ❖ To gather information on the role of the Government's Co-operative Department in meeting and managing housing needs
- ❖ To gather information on its function that target the alleviation of poverty
(Delivery of a social service)

(1) Comment your roles on formations of Housing Co-operative

(2) Comment your role with the Namadai LP & HCS Ltd.
(facilitate registration/ advisory / monitoring)

(3) Do you think it is a good idea to form housing cooperative as a solution to the squatters' housing needs?

(4) Any other comments?

Appendix 3.7 Focus Group Discussion interview schedule

INTERVIEW SCHEDULE

Key informant

Vulnerable groups

Name & Group type _____

Time / Date / Place _____

(1) Who is **the first person** you will go to if you urgently need help of any kind?

(2) What is your relationship with this person?

(3) Where is this person?

(4) Why do you choose this person?

(5) Does this person give you the help that you seek?

(6) Who is the second person you will go to for help?

(7) Any comments on above discussions?

Appendix 3.8 Focus Group Discussion interview schedule

**INTERVIEW SCHEDULE
FOCUS GROUP DISCUSSION**

Women and Youth Groups

Name of group _____

Time / Date / Place _____

- (1) What project is your group involved in?
- (2) Who initiated it and how long has it been in operation?
- (3) Who all makes up the group and who can join the group?
- (4) What are the major objectives of the project?
- (5) Has these objectives been met?
- (6) How does this project contribute to the welfare of individuals and the community?
- (7) What are the strengths and weaknesses that you encounter?

Appendix 4.1

Urbanization in the South Pacific - 1998

COUNTRIES	National	Population	Urban	Annual	Annual	Annual
	Population	Density	Population	National	Urban	Rural
(1998	Population			Population	Population	Population
mid-year	(ppl/km)	(%)		Growth	Growth	Growth
estimate)				Rate (%)	Rate (%)	Rate (%)
Cook Is	19, 200	80	59	0.4	0.5	0.4
FSM	114, 000	159	27	1.9	1.3	2.1
Fiji	785, 700	43	46	0.8	2.6	-0.6
Kiribati	85, 100	103	37	1.4	2.2	1.0
Marshall Is.	61, 000	331	65	4.2	8.2	-0.6
Nauru	11, 500	553	100	2.9	2.9	
Niue	2, 100	8	32	-1.3	-0.3	-1.6
Palau	18, 500	37	71	2.6	3.2	1.3
PNG	4,412, 400	9	15	2.3	4.1	2.0
Samoa	124, 800	58	21	0.5	1.2	0.4
Solomons	417, 800	14	13	3.4	6.2	3.1
Tokalau	1, 500	125	0	-0.9	-	-0.9
Tonga	98, 000	131	36	0.3	0.7	0.1
Tuvalu	11, 000	419	42	1.7	4.8	-0.0
Vanuatu	182, 500	15	18	2.8	7.3	2.1

Source : www.unescap.org/huset/pacific

Appendix 5.1 Socio-economic characteristics of the sampled households

SOCIO-ECONOMIC CHARACTERISTICS		N	Percentage (%)
Family Type	Nuclear	32	64
	Extended	18	36
	Total	50	100
Number of people in the households	> 10	5	10
	5-10	32	64
	3-4	10	20
	2 or less	3	6
	Total	50	100
Number of people working in the households	At least one	43	86
	None	7	14
	Total	50	100
HOUSING		N	Percentage (%)
House type	Sub-standard	10	20
	Improved sub standard	25	50
	Decent low cost	14	28
	Modern concrete	1	2
	TOTAL	50	100
House size	1 room	9	18
	2 rooms	19	38
	3 rooms	12	24
	>3	10	20
	TOTAL	50	100

House ownership	Own house	42	84
	Do not own house	8	16
	TOTAL	50	100
UTILITY AND SANITATION		N	Percentage (%)
Access to electricity	Own meter	21	42
	Borrowed	16	32
	None	13	36
	TOTAL	50	100
Tap water supply	Own	41	82
	Borrowed	9	8
	TOTAL	50	100
Type of toilet	* Flush	22	44
	Water Seal	23	46
	Pit	5	10
	TOTAL	50	100

* Without a proper sewage connection