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Applying Sen's Capability Approach to Understand Work and Income among Poor People in India

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Applying Sen's capability approach, this paper explores income-poor individuals' capabilities—abilities, skills, resources, and opportunities at personal, inter-personal, and structural levels—for work and income. It reports on data collected from 92 individuals identified through purposive sampling and interviewed face-to-face. The study found that 11% of respondents had varied work capabilities and earned a relatively high income; 49% of respondents had some work capabilities and were in the medium income bracket; 40% of respondents had few work capabilities and remained below the poverty line; and 8% of respondents with even fewer work capabilities were not working. Implications include expansion of certain work abilities, skills, resources, and opportunities to enhance poor people's capability for work.

Key words: Capability approach; social development; poverty; informal work; governmental and non-governmental organizations

In India, poverty has declined from 45.3% in 1994 to 21.9% in 2012, yet poverty persists, with approximately 400 million people living in poverty (World Bank, 2013). One of the reasons for poverty is the mismatch between people's abilities and skills for work in relation to the availability of work that generates sufficient income to cross the poverty line. For example, in 2012 the official Indian employment rate was 56%, and the unemployment rate was only 3.6%. This indicates that although many were not counted in the official employment statistic, relatively few were actively seeking employment, partly due to unavailability of paid work at ability-skill levels.

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Yet, the International Labor Organization (2014) reports that approximately 91-93% of the Indian workforce were active in the informal sector, where there is no work security, protection, or benefits. Together, these statistics imply that a majority of the Indian workforce engages in some form of paid work opportunity. Consequently, the concept of employment and unemployment might be more relevant for the global north, where benefits associated with employment or unemployment are available. But, unemployment might have less relevance in the global south, where "to be unemployed, a worker has to be fairly well off. To survive, an unemployed person must have an income from another source" (Streeten, 1981, p. 13). Thus, the preferred terminology in this paper is *working or not working* instead of *employed or unemployed*.

Sen (1992) argues that poverty cannot be understood by examining people's income in relation to an externally fixed poverty line. Instead, poverty indicates an income which is inadequate to generate capabilities to reach certain minimally acceptable levels of functioning required for survival. Although Sen (1992, 1999) views income only as a means to expand important capabilities, he also acknowledges that income is a "crucial means to a number of important ends," and as such "income has much significance in the accounting of human development" (Anand & Sen, 2000, p. 100).

Since 1990, the United Nations Human Development Reports have used Sen's concept of capability in global assessments of the Human Development Index (HDI), and the Indian government's socio-economic policies have also been influenced by Sen (Government of India, 2006, 2011). As such, the Indian government has several programs to address poverty, hunger, lack of work and its consequences on families and children. Examples include: the Public Distribution System (PDS), which provides essential food and cooking commodities through fair price shops to families living below the poverty line; the National Rural Employment Guarantee Act (NREGA), which provides 100 day's unskilled manual work to rural poor; the Swarnajayanti Gram Swarozgar Yojana or the Self-Help Group program (SHG), which emphasizes integrated social development through skills training, savings, and loans to generate income, along with literacy, nutrition,

health, sanitation, and overall well-being; the Integrated Child Development Services (ICDS) program, which focuses on 0-6 mother-child health, nutrition and education; and the Mid-day Meal program for school-going children up to the age of 14, to address hunger and to retain children in schools. According to Kattumuri and Singh (2013), who cite these and several other social protection programs, in 2007 the Asian Development Bank rated the PDS and ICDS programs, along with primary education, as having the largest reach in India. Nonetheless, despite numerous efforts poverty persists. Consequently, India's primary Millennium Development Goal is to eradicate extreme poverty and hunger, and to achieve full and productive employment for all, including women and young adults, by 2015 (UNDP, 2011).

Poverty resulting from lack of capabilities for work, and low- or underpaid work at the structural level are beyond individual control. They require our attention because enhancing socio-economic justice is a mission of the Social Work profession. The purpose of this paper is to apply the capability approach, a social justice framework developed by Sen (1992, 1999, 2009) to explore capabilities—abilities, skills, resources, and opportunities at personal, inter-personal and structural levels—that enhance economically disadvantaged people's capacity to work and earn an income. It is important to study this topic as an understanding of factors that contribute to or restrict poor people's capabilities for work would help social workers identify and build on people's ability to earn, thereby reducing income poverty.

The Capability Approach (CA)

The literature review primarily presents Sen's ideas related to the capability approach as it pertains to work, income, and well-being. It briefly highlights empirical findings related to work and income in India. In the capability approach (CA), Sen (1992, 1999, 2009) argues that the extent of justice in a society can be assessed by examining how people actually live or what people are able to do and be, and not by examining whether people are happy (utilitarian justice) or what and how many resources they have (Rawlsian justice). Sen criticizes

utilitarian and Rawlsian justice because: (a) poor people adapt to their circumstances and learn to be happy with less; (b) income and wealth are means to ends but not valuable ends in themselves; and (c) different people need different types and amounts of resources to achieve well-being. In developing the CA as an alternative perspective to social justice, Sen points out that a just society expands people's freedoms and opportunities to lead a life of their choice, and that "an integrated and multifaceted approach is needed, with the object of making simultaneous progress on different fronts, including different institutions which reinforce each other" (1999, p. 115).

In the CA, the term "capability" is used in a counter-intuitive manner. Instead of implying abilities and capacities for doing something or being someone, *capability refers to freedom or opportunity*. Sen (1999) categorizes capabilities into two broad groups: substantive and instrumental. Substantive capabilities are basic and complex functionings that enable people to be or to do things that enhance their well-being. Basic functionings include being nourished, safe, healthy, educated, and employed; complex functionings include being able to participate in the life of a community, and being able to appear in public without shame. In other words, capabilities are not functionings such as working, but the possibility of working resulting from inter-related abilities and opportunities. The CA emphasizes the freedom to work, instead of the achieved functioning of working, because it values the freedom to choose whether or not to work. However, a rare few in India would choose to starve because they prefer not to work and earn.

Instrumental capabilities relate to rights, opportunities, and entitlements that expand people's well-being. Sen (1999) identifies five types of instrumental freedoms: political (e.g., civil rights); economic (e.g., consumption, production or exchange, availability and access to finance, and distribution of national wealth); social (e.g., education, and health care), transparency guarantees (e.g., trust and openness, lack of corruption); and protective security (e.g., presence of a social safety net with fixed institutional arrangements and ad hoc arrangements). Instrumental freedoms tend to contribute to the general capability of a person to live more freely and also tend to complement one another, strengthening their joint importance.

Influenced by Marx, Sen prefers not to view people "only as workers" but as full human beings with diverse needs and characteristics that influence their functionings and well-being. As such, diversities with regard to personal (e.g., gender, age, education, health), social (e.g., public policies, social norms, gender roles, discriminating practices, hierarchies, and power relationships), and environmental (e.g., climate, geographic location) factors impact people's ability to convert resources into functionings. For example, two individuals may have the same low income, but one may be healthy while another may have a physical disability which requires expensive corrective prosthetics for movement. Thus, simply noting people's income does not tell the whole story of how they are faring; each individual and their unique characteristics matter in assessing societal well-being. The CA takes account of human diversity in two ways: (a) by focusing on the plurality of functionings, and capabilities as the evaluative space; and (b) by explicitly focusing on personal and social-environmental conversion factors of resources into functioning, and the resulting capability set.

Unlike Nussbaum (2011), Sen prefers not to develop a list of substantive capabilities, but repeatedly emphasizes education, health, social bases of self-respect, and socio-political participation as valuable capabilities for well-being, and states that they should be pursued in enhancing social justice because they are ends in themselves. However, Sen's writings display a level of ambivalence about capability for work in relation to well-being because, like Marx, he prefers not to view humans only as workers. Although he discusses the value of work and the ill effects of unemployment, he rarely includes work as a critical functioning. With regard to work, Sen (1999) states,

we have good reasons to buy and sell, to exchange, and to seek lives that can flourish on the basis of transactions ... The loss of freedom in the absence of employment choice and in the tyrannical form of work can itself be a major deprivation. (pp. 112-113)

He characterizes unemployment not only as loss of income, but also as causing "psychological harm, loss of work

motivation, skill and self-confidence, increase in ailments and morbidity, disruption of family relations and social life, hardening of social exclusion, and accentuation of racial tensions and gender asymmetries" (1999, p. 94).

Sen notes the importance of income from work in people's ability to lead a dignified life, and acknowledges that inadequacy of income is a major cause of deprivations associated with poverty. Viewing poverty as capability deprivation, he maintains "*relative* deprivation in the space of *incomes* can yield *absolute* deprivation in the space of *capabilities*" (1992, p. 115, italics in original). For Sen, while it is acceptable to begin understanding poverty with income distribution, particularly low income, it is not good enough to end with income only as it does not explain the lack of freedoms that contribute to low income. And, poverty needs to be addressed because it limits "the lives that some people are forced to live" (1992, p. 115).

In the CA, Sen has drawn attention to valuable beings and doings that had been overlooked. As noted, Sen's CA has had a significant influence on development thinking and practices. However, it has also been criticized for ambiguity, under-specification, and lack of attention to structural inequality (Midgley, 2014; Nussbaum, 2011; Robeyns, 2005; Wolff & De-Shalit, 2007). Additionally, in the context of this study, given Sen's astute observations about income from work, unemployment and its multi-faceted effects, and poverty as capability deprivation, his silence with regard to freedom to work in the CA is perplexing. Sen's Marxian philosophy of work—individuals live to work, but they do not just work to live—is idealistic, because the reality is that almost no country fully provides for all its people's economic needs. Thus, a majority of people must engage in some type of income-generating work to enhance their well-being. While the "absence of employment choice" and "tyrannical forms of work" are not desirable anywhere in the world, many people, and particularly poor people, are thankful to have any form of income-generating work in order to survive. Given India's level of economic development and consequent limitation in providing cash assistance to non-working poor, capabilities for work are critical for a majority of poor people's basic survival needs. Thus, Sen's silence with regard to income-generating work as a valuable capability, on par with education, health, self-respect,

and social participation, is a shortcoming of the CA. Instead of merely critiquing Sen about this gap in the CA, it is briefly explored in this study by directly asking people about the importance of work in achieving well-being.

Two recent large-scale studies in India inform us about work, income, and its correlates. Das (2012) analyzed the National Sample Survey 2004-2005 dataset, and found that a large part of the Indian workforce is either not working or is engaged in extremely low-paid contractual work. Workers in the informal sector are paid less than one-third of the wage in the formal sector. Desai, Dubey, Joshi, Sen, Sharif, and Vanneman (2010) examined a nationally representative sample of 41,554 households, and found that salaried jobs are most coveted but are difficult to obtain. They found public sector jobs pay Indian Rupees (INR) 6,980 per month, as opposed to private sector jobs, which pay INR 4,569, if permanent, and INR 2,365, if temporary. On the other hand, manual laborers earn INR 50-80/day, and, if lucky, they find 200 day's work in a year. Urban males earn the most (INR 48,848/year) and rural females earn the least (INR 4,491/year). Adivasi (tribal) and Dalit (low caste) men and women earn less than forward caste Hindus. In short, income is impacted by gender, education, work type, social group, and location. However, unlike Desai et al. (2010), Das found that wages in the formal private sector are higher than the public sector, but similar to Desai et al., his analysis showed wage differentials are higher in rural compared to urban areas, and are higher among women than men.

While the research reviewed informs us about types of work and pay, pay inequities, and circumstances that promote or deter work and income, it does not tell us what capabilities at individual, inter-personal, and structural levels enhance or impede work, income, and poverty. Further, although several authors refer to the CA in the Indian context, I am not aware of any study that has examined capabilities for work. Due to the complexity in the idea of capability, a mixed methods study emphasizing qualitative research (Padgett, 2008) was designed to clarify capabilities for work. The broad research question was: Can economically disadvantaged individuals work and earn, if they choose? What opportunities are available for work and income? Specifically, I asked: What kind of work do you do to earn money? What abilities, skills, resources, and

opportunities for work do you have at personal, inter-personal and structural levels? How much do you earn? How adequate is your income for your well-being?

Research Methods

Purposive sampling (Patton, 2002) with an eye towards maximum variation was used to identify past and current economically disadvantaged individuals. Also, 11 out of 18 districts classified by Human Development Index (HDI) were sampled in the state of West Bengal, an eastern state in India, where the data were collected. HDI is a simple average of life expectancy at birth, education, and income in purchasing power parity. Among the sampled districts, 3 had high HDI, 4 had medium HDI, and 4 had low HDI. The entire sample comprised of 783 individuals, among whom 658 were disadvantaged and 125 were service providers. Data were collected through semi-structured interviews in focus groups ($n = 566$) and in individual sessions ($n = 92$) with disadvantaged people. Length of interviews ranged from 30 to 120 minutes, and the average length of interviews was 50 minutes. This article reports findings from 92 disadvantaged individuals who were interviewed face-to-face.

Access to the sample was obtained through staff at various levels of hierarchy in government departments, non-governmental organizations (NGOs), for-profit organizations, and through key informants. IRB permission for the study was granted from the author's university. Participation in the study was voluntary and informed. Oral consent was obtained from all respondents in a two-step process: first oral consent was obtained from all top officials of participating organizations for access to the sample, and then an oral consent was obtained from all respondents who agreed to participate. No monetary incentive was provided to any individual, as per the customary social science research procedures in India. However, preliminary findings were shared with participating organizations, and the audience agreed with the findings.

A majority of interviews were recorded on a digital recorder, and later translated into English and transcribed. Transcripts were imported into NVivo 10 qualitative software.

Parent and child nodes were created both deductively and inductively, and categories and sub-categories were finalized after constant comparison; classification sheets were examined for similarities and differences among categories and sub-categories (Bazeley & Jackson, 2013). Later classification sheets with demographic data were imported into SPSS 21, and qualitative findings related to work abilities, skills, resources, and opportunities at personal, inter-personal and structural levels were entered. The presence of self-identified capabilities were denoted as 1 and the absence of those as 0. Univariate, bi-variate, and multi-variate analyses were conducted; relationships were examined through chi-square and correlational tests, and differences were tested through ANOVA. Post hoc Dunnett C tests were conducted to identify which group was significantly different from the other. Only quantitative findings are reported here.

Findings

Sample Characteristics, Type of Work, and Income

Table 1 shows respondents' characteristics with regard to gender, age, education, marital status, religion, caste, location, district classification, work type, and work sector classified by monthly income. A majority of respondents were female (n = 67; 73%), in the age range of 20-29 (41%), Hindu (70%), Dalit or Adivasi (48%), with less than high school education (52%), living in an urban area (62%), from districts with high HDI (61%), working in the informal sector (63%), and engaging in wage work (41%).

It is important to note, here wage work does not imply benefits were tied to wages, although 6 individuals in the high income bracket had benefits. Among the 38 wage workers, 8 were contract laborers, or worked as domestic help, 9 had entry-level temporary government contracts with no benefits, 11 worked for NGOs, but a majority had contract employment with no benefits, and 10 worked for the for-profit sector and 6 had benefits. Examples of wage work include stone crusher, janitor, nurse's aide, primary school teacher, community organizer, debt collector, IT customer support staff, computer programmer, accountant, scientist, and public relations officer. About a third (n = 32; 35%) were engaged in self-employment

Table 1. Sample Characteristics grouped by Income

	Income ¹			F	Dunnnett C
	Low (n = 37; 40%)	Medium (n = 45; 49%)	High (n = 10; 11%)		
Gender**				8.412	L ≠ from H
Male	4 (11%)	14 (31%)	7 (70%)		
Female	33 (89%)	31 (69%)	3 (30%)		
Age**				5.130	L ≠ from M
20-29	21 (57%)	11 (24%)	6 (60%)		
30-39	12 (32%)	17 (38%)	1 (10%)		
40-49	3 (8%)	13 (29%)	0		
50-59	1 (3%)	4 (9%)	3 (30%)		
Education**				14.914	L ≠ from M & H; M ≠ from L & H; H ≠ from L & M
Non-literate	11 (30%)	1 (2%)	0		
<HS	18 (49%)	29 (64%)	1 (10%)		
HS	5 (14%)	7 (15.6%)	2 (20%)		
>HS	3 (8%)	8 (18%)	7 (70%)		
Marital Status					
Single	15 (41%)	7 (16%)	3 (30%)		
Divorced	2 (5%)	4 (9%)	0		
Widowed	1 (3%)	2 (4%)	0		
Married	19 (51%)	32 (71%)	7 (70%)		
Religion**				6.141	L ≠ from M
Hindu	19 (51%)	37 (82%)	8 (80%)		
Muslim	13 (35%)	8 (18%)	1 (10%)		
Christian	5 (14%)	0	1 (10%)		
Caste**				6.775	L ≠ from M
Other Religion	13 (35%)	8 (18%)	2 (20%)		
Adivasi (Tribal)	5 (14%)	1 (2%)	0		
Dalit (Low caste)	17 (46%)	19 (42%)	2 (20%)		
General Caste	2 (5%)	17 (38%)	6 (60%)		

Table 1. Sample Characteristics grouped by Income (continued)

	Income ¹			F	Dunnett C
	Low (n = 37; 40%)	Medium (n = 45; 49%)	High (n = 10; 11%)		
Location*				4.092	H ≠ from L & M
Rural	16 (43%)	9 (20%)	0		
Semi Urban	0	10 (22%)	0		
Urban	21 (57%)	26 (58%)	10 (100%)		
District by HDI*				3.302	L ≠ from H
Low HDI	8 (22%)	7 (16%)	0		
Medium HDI	9 (24%)	12 (27%)	0		
High HDI	20 (54%)	26 (58%)	10 (100%)		
Work Type					
Not Working	6 (16%)	1 (2%)	0		
Wage	14 (38%)	17 (38%)	7 (70%)		
Privage wage or contract	6 (16%)	2 (4%)	0		
Government wage	0	9 (20%)	0		
NGO wage or contract	8 (22%)	2 (4%)	1 (10%)		
For Profit wage	0	4 (9%)	6 (60%)		
Self Employed	13 (35%)	17 (38%)	2 (20%)		
Mixed	4 (11%)	10 (22%)	1 (10%)		
Work Sector**				23.045	L ≠ from M & H M ≠ from L & H; H ≠ from L & M
Not Working	6 (16%)	1 (2%)	0		
Informal	30 (81%)	27 (60%)	1 (10%)		
Formal	1 (3%)	17 (38%)	9 (90%)		

Note: ¹ N = 92. Low income = < INR 2,000/month; medium income = INR 2,001-10,000/month; high income = INR 10,001+. ANOVA * = p. ≤.05; ** = p. ≤.01. A Post hoc Dunnett C test showed which income group was statistically significantly different from (≠) one another, H = High income, M = Medium income, and L = Low income group. Last, F values are not reported where there is no statistically significant difference.

such as working as artisans in jute, wood, leather, pottery, jewelry making, painting, and embroidering or tailoring. Three engaged in chow manufacturing, car rental, and petrochemical businesses. Some self-employed individuals were connected with the Self-Help Group (SHG) program either operated by the government or by NGOs; none had any benefits. A few ($n = 15$; 16%) engaged in mixed work, such as janitor and rickshaw puller, electrician and office supply business, jute and pottery business. Seven (8%) females were not working; reasons were family tradition ($n = 2$), lack of work availability ($n = 2$), health ($n = 1$), young child ($n = 1$), and looking for work ($n = 1$). Later, work was classified into two broad sectors: informal ($n = 58$; 63%), and formal ($n = 27$; 27%), and a third category, not working ($n = 7$; 8%) was added.

With regard to monthly income, 37 (40%) respondents had low income (Indian Rupees [INR] < 2,000), which represents living below the Indian poverty line (earning less than US \$2/day). About half (49%) had just managed to cross the poverty line and were in the medium income group (earning between INR 2,001 to INR 10,000). Only a few (11%) were earning more than INR 10,000 per month and were classified as high income group. Fifty-eight respondents were working in the informal sector, and 51 (55%) had variable or unsteady income.

Relationship between Personal, Inter-personal, Structural Capabilities, and Work and Income

Analyses revealed that type of work or work sector was not consistently or strongly related to abilities, skills, resources and opportunities at personal, inter-personal and structural levels. Primarily, it was found that the 7 women who were not working were different from those who were working in the informal and formal sectors with regard to abilities, skills, resources and opportunities. However, income appeared to have a more consistent relationship with these work capabilities. Thus, the following sections focus on work capabilities in relation to income.

Personal Abilities, Skills, and Resources for Work and Income

Abilities. When asked what abilities or mental and physical functions facilitate work, respondents identified 17

characteristics including hard working, intelligence, pragmatism, initiative, courage, pride, persistence, flexibility, entrepreneurship, high aspirations, and trustworthiness (see Table 2). Among the respondents, 25 (27%) failed to identify any work ability, 16 of whom had low income and 9 of whom had medium income. Although abilities for work have been split into numerous sub-categories, some respondents identified many abilities simultaneously, and those who identified more abilities, skills, resources, and opportunities for work were more successful in their work and income (Combined Capabilities), as discussed later.

One Way Analysis of Variance or ANOVA tests showed that there was a statistically significant difference among the three income groups with regard to whether respondents had identified any abilities ($F = 5.263$, $df 2, 89$, $p < .01$), and a post-hoc test showed that the low income group identified fewer abilities in relation to medium and high income groups. Second, Table 2 shows that with regard to the 17 self-identified personal work abilities, there was a statistically significant difference among the three income groups with regard to 11 abilities: hard working, pragmatism, intelligence, initiative, courage, pride, persistence, flexibility, entrepreneurship, high aspirations, and trustworthiness. Also, the low-income group was consistently different from either the medium or high-income groups as the latter had consistently identified more and different types of work abilities than the low income group.

Skills. Respondents identified 34 types of trade and job skills, which are reflected in type of work. A majority of respondents (95%) was able to identify either trade or job skills; 14 (16%) respondents reported their trade/job skills were in family tradition, implying caste-based work; only 5 non-working respondents did not identify any work-related skill. Forty-two (46%) respondents reported that they had inter-personal skills which were essential for work, such as being able to work with others, learning from one another, helping one another, and influencing one another. Also, some self-employed respondents identified having three types of management skills, such as leadership (37%), marketing (15%), and accounting (13%).

Table 2. Personal Capabilities for Work and Income

Personal Work Abilities	Income			F	Dunnnett C
	Low ¹ (n = 37; 40%)	Medium ² (n = 45; 49%)	High ³ (n = 10; 11%)		
None identified**	16 (43%)	9 (20%)	0		
Identified ⁴	21 (57%)	36 (80%)	10 (100%)	5.263	H ≠ from L & M
Hard working**	13 (35%)	14 (31%)	9 (90%)	6.885	H ≠ from L & M
Self-Confidence	6 (16%)	7 (16%)	2 (20%)		
Determination	4 (11%)	9 (20%)	4 (40%)		
Pragmatism*	2 (5%)	12 (27%)	4 (40%)	4.712	L ≠ from M
Intelligence*	2 (5%)	10 (22%)	4 (40%)	4.232	
Initiative**	4 (11%)	13 (29%)	7 (70%)	8.437	L ≠ from H
Courage**	2 (5%)	4 (9%)	4 (40%)	5.477	
Pride**	1 (3%)	10 (22%)	6 (60%)	10.807	L ≠ from M & H
Enthusiasm	2 (5%)	3 (7%)	1 (10%)		
Persistence**	2 (5%)	8 (18%)	6 (60%)	9.611	L ≠ from H
Patience	1 (3%)	2 (4%)	0		
Desire to learn	1 (3%)	1 (2%)	1 (10%)		
Desire to earn	1 (3%)	6 (13%)	1 (10%)		
Flexibility**	1 (3%)	3 (7%)	6 (60%)	19.753	H ≠ from L & M
Entrepreneurship*	1 (3%)	10 (22%)	3 (30%)	4.178	L ≠ from M
High aspirations**	0	4 (9%)	7 (70%)	30.524	H ≠ from L & M
Trustworthy**	0	7 (16%)	3 (30%)	5.010	L ≠ from M
Personal Work Skills					
None Identified	4 (11%)	1 (2%)	0		
Identified	33 (89%)	44 (98%)	10 (100%)		
Job skills*	13 (35%)	23 (51%)	8 (80%)	3.513	L ≠ from H
Trade skills	25 (68%)	26 (58%)	3 (30%)		
Inter-personal skills at work**	8 (19%)	26 (58%)	8 (80%)	9.392	L ≠ from M & H
Leadership skills **	7 (19%)	25 (56%)	2 (20%)	7.377	L ≠ from M
Financial skills**	0	10 (22%)	2 (20%)	5.016	L ≠ from M
Marketing skills*	1 (3%)	11 (24%)	2 (20%)	4.029	L ≠ from M
Abilities and Skills Through					
Formal experience **	5 (14%)	24 (53%)	6 (60%)	9.336	L ≠ from M
Informal experience **	27 (73%)	19 (42%)	3 (30%)	5.519	L ≠ from M

Personal Work Resources	Income			F	Dunnnett
	Low (n = 37; 40%)	Medium (n = 45; 49%)	High (n = 10; 11%)		
None Identified **	17 (46%)	1 (2%)	0		
Identified	20 (54%)	44 (98%)	10 (100%)	18.870	L ≠ from M & H
Non-Material Resources **					
None Identified	22 (60%)	6 (13%)	0	16.892	L ≠ from M & H
Education **	6 (16%)	13 (29%)	7 (70%)	6.199	L ≠ from H
English medium education **	0	0	3 (30%)	16.998	
Vocational training/diploma	6 (16%)	10 (22%)	1 (10%)		
Health (physical strength)	4 (11%)	2 (4%)	2 (20%)		
Reputation	5 (14%)	12 (27%)	2 (20%)		
Time	0	3 (7%)	0		
God's gift*	0	0	1 (10%)	4.407	
Material Resources **					
None Identified	26 (70%)	19 (42%)	3 (3%)	4.596	L ≠ from M
Work tools	10 (27%)	21 (47%)	3 (30%)		
Capital **	0	7 (16%)	3 (30%)	5.010	L ≠ from M
Space*	4 (11%)	17 (38%)	2 (20%)	4.253	L ≠ from M
Land*	0	8 (18%)	2 (20%)	4.001	L ≠ from M
Cycle/car	2 (5%)	3 (7%)	2 (20%)		
ID Cards	1 (3%)	1 (2%)	0		

Legend: ¹In this group, 31 were working (27 females and 4 males) and 6 females were not working. ²In this group, 44 were working (30 females and 14 males) and 1 female was not working. ³In this group all 10 were working (3 females and 7 males). ⁴ Only those who identified these abilities, skills, resources, and opportunities are reported in the text of the tables. N = 92. ANOVA * = p. ≤ .05; ** = p. ≤ .01. A Post hoc Dunnnett C test showed which income group was statistically significantly different from (≠) one another, H = High income, M = Medium income, and L = Low income group. Last, F values are not reported where there is no statistically significant difference.

ANOVA tests showed there was no difference in income and trade skills, but there was a statistically significant difference between low and high income groups with regard to job skills (F = 3.513, p. = .05). This finding makes sense in that a majority of respondents in the low income group were engaged

in low-skill work in the informal sector, while high income individuals had educational qualifications required for higher skilled jobs in the formal sector. More importantly, although a similar number of low- and middle- income individuals were in wage work or self-employment, there was a statistically significant difference between them with regard to inter-personal skills at work, and leadership, financial, and marketing skills (see Table 2).

Experience. Work-related abilities and skills can be both innate and nurtured through experience. More respondents (53%) reported opportunities for informal experience such as learning at home by watching, than formal experience (38%) such as skills training or on-the-job training; 9% of respondents lacked either type of experience. Again ANOVA and post hoc tests showed a statistically significant difference. The low income group had less formal and more informal work experience compared to medium and high income groups.

Resources. Respondents identified two types of resources that helped them to work: material and non-material. Material resources were land ownership, capital, work space, work tools, vehicles for work access, and ID cards. Non-material resources were education, English medium education, vocational training, health, reputation, time, and grace. About half (48%) of the respondents reported having material resources, but 70% identified having non-material resources; 20% of respondents did not identify any personal resource for work.

ANOVA and post hoc comparisons showed that the low income group was different from the medium and high income groups with regard to work resources, both material and non-material. Among non-material resources, it was found that the low income group was different from the high income group with regard to education, but there was no statistically significant difference between the medium and high income groups with regard to education, as two high income self-employed males and one high income wage earning female had only high school education. However, all three individuals with English medium education fell into the high income group. But, there was no major difference in health among the three income groups, perhaps implying that without good health one cannot work and earn. Two female respondents had major physical disabilities, and one could not work while another struggled to

earn some income. Also, the medium income group had more material work resources than the low-income group.

Table 3. Inter-Personal Capabilities for Work and Income

Inter-personal Capabilities	Income			F	Dunnnett
	Low (n = 37; 40%)	Medium (n = 45; 49%)	High (n = 10; 11%)		
None Identified	6 (16%)	2 (4%)	0		
Identified	31 (84%)	43 (96%)	10 (100%)		L ≠ from H
Family tangible support **	16 (43%)	27 (60%)	10 (100%)	5.789	H ≠ from L & M
Friends/neighbors tangible support	13 (35%)	21 (47%)	5 (50%)		
Organizational tangible support*	13 (35%)	29 (64%)	4 (40%)	3.907	L ≠ from M
Family intangible support	0	2 (4%)	2 (20%)		
Friends/organization intangible support	1 (3%)	2 (4%)	2 (20%)		
Networking **	1 (3%)	23 (51%)	5 (50%)	15.545	L ≠ from M
To love and to be loved	2 (5%)	2 (4%)	1 (10%)		

Inter-Personal Capabilities for Work

Two types of inter-personal capabilities or social capital were reported: tangible social support and intangible social support. A majority reported getting tangible help from family, friends, and neighbors, as well as from local organizations. Examples include learning about work opportunities, and getting connected to work through family and friends. Few reported getting assistance from political parties to get a job or in addressing health-care costs. Fewer respondents reported that intangible support in the form of networking helps, as does having mentors who help with building confidence or with providing encouragement for work. Eight (9%) respondents did not report any inter-personal capabilities related to work.

Just as there was no difference among the income groups with regard to trade skills, there was no difference among the income groups with regard to inter-personal support or social

capital. However, the low income group could garner less tangible support from family members in relation to the high income group, who got more support. Also, those who had opportunities for getting tangible support from organizations were able to move up to the middle income group, and there was a statistically significant difference in access to tangible organizational support between low and medium income groups. Last, low income respondents lacked networking opportunities, and availability of networking and mentoring support enabled respondents to move up to the middle or high income categories.

Structural Opportunities for Work

Access to some type of paid work, through public, NGO, for-profit, or domestic spheres in the formal or informal sectors, was the main structural opportunity sought, and 92% were able to get some form of work access. As already noted, some were in wage work, while others were in self-employment or in mixed work. Among many who were self-employed or were in mixed work, the opportunity to participate in the Self-Help Group (SHG) program, operated both by the government and NGOs, was reported to be a helpful structural opportunity for work and income. SHG participation enabled respondents to: (a) save and get access to micro-credit; (b) get access to skills training for starting or improving micro-businesses; and (c) get access to markets to sell products. In addition, government-led SHGs provided a stipend during training as well as travel and daily allowance when respondents travelled to fairs to sell their products. Meeting other producers at these fairs enhanced respondents' marketing skills and widened their horizons regarding future possibilities. In addition, government-led SHGs enabled women to earn by cooking for the government's Mid-Day Meal program in schools. Finally, 10 self-employed respondents affiliated with a fair-trade agency reported benefitting from its ongoing monitoring and support, and all of them fell into the middle income bracket, unlike some SHG participants.

In addition to structural opportunities for income generating work, a few identified access to educational scholarships as an important opportunity that helped them to further their

education; and a few others mentioned that access to needed resources, such as assistance with housing or medical bills, was a critical structural opportunity. However, two non-working respondents did not identify any structural opportunity.

Table 4. Structural Capabilities for Work and Income

Structural Opportunities	Income			F	Dunnnett
	Low (n = 37; 40%)	Medium (n = 45; 49%)	High (n = 10; 11%)		
None Identified	2 (5%)	0	0		
Identified	35 (95%)	45 (100%)	10 (100%)		
Work Availability					
Self-employment opportunity **	11 (30%)	30 (67%)	3 (30%)	7.017	L ≠ from M
Government job availability **	2 (5%)	15 (33%)	1 (10%)	5.866	L ≠ from M
NGO job availability	11 (30%)	9 (20%)	1 (10%)		
For profit job availability **	1 (3%)	5 (11%)	6 (60%)	14.899	L ≠ from H
Private work availability	8 (22%)	4 (9%)	0		
Mixed work availability	4 (11%)	10 (22%)	1 (10%)		
Skills Training					
NGO skills training **	9 (24%)	2 (4%)	0	4.913	L ≠ from M
Government SHG participation	4 (11%)	8 (19%)	0		M ≠ from H
NGO SHG participation	2 (5%)	3 (7%)	0		
Fair Trade participation **	0	10 (24%)	0	6.495	M ≠ from L & H
Other					
On the job training **	6 (16%)	31 (69%)	7 (70%)	16.411	L ≠ from M & H
Educational scholarship	5 (14%)	3 (7%)	2 (20%)		
Material assistance	5 (14%)	5 (11%)	0		
Personal loans	4 (11%)	4 (9%)	1 (10%)		
Business loan	2 (5%)	10 (22%)	2 (20%)		

All income groups were able to identify some form of structural opportunity for work and income. The low income group had less business opportunity than middle or high income groups, and they had less opportunity to get a government job than the middle income group. Interviews revealed that government jobs had minimum educational requirements for different categories of work, and as such, some were not eligible for government work. NGO jobs were available among all income groups and income varied widely, showing no difference among the groups. For-profit job availability allowed some respondents to be in the high income bracket, and was strikingly absent for low and middle income groups. On-the-job training was an important opportunity to further knowledge and work skills, and the low income group did not benefit at all from on-the-job training (few had formal work) and were statistically significantly different from medium and high income individuals. Some respondents participated in SHGs, and while there was no difference in income between those who participated in government or NGO operated SHGs, those who obtained skills training from NGOs earned less than those who obtained training from government programs. Last, those affiliated with a fair trade organization earned more than those who were affiliated with NGO operated SHGs.

Table 5. Combined Capabilities for Work and Income

	Range	Mean	s.d.	F	Dunnett
Combined Capabilities	0-28	10.20	6.20	19.161	L ≠ from M & H
Low income	0-13	6.35	3.22		
Medium income	3-26	12.00	6.04		
High income	8-28	16.30	7.13		

Combined Capabilities

Through qualitative analyses, it appeared that some individuals identified more work capabilities than others. Thus, a new variable, Combined Capabilities, was created by adding 50 variables related to personal abilities, skills, resources, and interpersonal and structural opportunities for work. Respondents' combined capabilities in these spheres ranged from 0 to 28, with a mean of 10.20, median of 9, and a standard

deviation of 6.20. ANOVA showed there was a statistically significant difference among the income groups ($F = 19.161$, $df. 2, 89$, $p = .000$), and a post hoc comparison revealed that the low income group had significantly less mean combined capability than the middle (-5.649 , $p = .00$) or high income (-9.949 , $p = .00$) groups. In short, the study consistently showed that the low income group had fewer capabilities than the two other income groups with regard to capabilities for work and income.

Relationship between Personal Diversities and Capabilities and Income

Because Sen emphasizes diversities with individuals' ability to convert income into functionings, a re-examination of Table 1 is important to understand how personal, social, and environmental heterogeneities might influence work and income. Among the 10 personal characteristic variables displayed in Table 1, there was a statistically significant difference among the three income groups with regard to 7 characteristics. As noted, work type does not show a statistically significant difference among the income groups, nor does marital status. However, among the 37 individuals in the low income group, 33 were women (49% of women in the study). Second, a larger percent (57%) of respondents between the ages of 20-29 were low-income. Third, 29 out of 37 individuals (78%) had low education, i.e., were either non-literate or had not completed high school. Fourth, non-Hindus tended to have low-income, although 51% of low-income respondents were also low caste Hindus. Thus, caste barrier played a role with a much larger percent (60%) of low income respondents representing Dalit or Adivasi affiliation. Sixth, 43% of low income respondents lived in rural areas, and many represented low or medium district HDI. Last, a majority (81%) of low-income respondents worked in the informal sector.

Well-being and Income

For a majority of respondents, well-being primarily meant being able to feed the family, having housing and a few clothes to wear, a source of income, and meeting healthcare costs. A majority reported that their income was inadequate to live

well. A majority of respondents reported a positive relationship between income and well-being. On a 3-point scale of "Very Important," "Important," and "Not Important," more respondents identified income as very important, followed by important, but none reported it as not important for well-being.

Limitations

Because the study explored capabilities for work with an open-ended question, it is possible that in some instances those who were more verbally expressive identified more capabilities for work than those who were not as expressive. Thus, the capabilities list derived from this study could be used in future research to examine whether the findings are similar through a quantitative survey. Second, translation and back translation have the potential to dilute meanings or to not convey the exact idea in another language. The potential for this bias exists in the study. For example, one of the abilities, "pragmatism" (practical reasoning as per Nussbaum, 2011) was coined to put together ideas related to seeking information, thinking, processing, reasoning, and making practical decisions, although no respondent used a comparable term in Bengali to indicate this ability. Third, the study does not answer why capabilities are not as tightly connected with type of work as they are with income, despite income being variable for almost half the sample. Again a more structured quantitative study with a much larger sample size may be able to answer this question. Finally, because the analyses presented here is limited to 92 individual interviews, no attempts are made to generalize the findings. However, these respondents' work type and income in relation to gender, religion, caste, and location are comparable to findings by Das (2012), and Desai et al. (2010).

Discussion and Implications

This study makes a significant contribution by identifying work capabilities—abilities, skills, resources and opportunities at personal, inter-personal, and structural levels—that enable individuals to move out of poverty by specifying capabilities that impede work and compel people to live below the poverty line. The substantive capability of working and the resultant

income which is a means to well-being is influenced by at least four of the five instrumental freedoms (economic, social, transparency guarantees, and protective security), as well as by personal, social, and environmental diversities identified by Sen. Space limitations restrict elaboration of instrumental freedoms and their relationship to work and income. Briefly, qualitative data reveal that getting work is tied to freedoms related to economy, transparency guarantees, and protective security; and personal work abilities, skills, and resources, and interpersonal capabilities are influenced by social freedoms. The low income group's lack of freedoms can be inferred from their work type and income as well as personal, social and environmental characteristics, and social constraints; the converse is true for medium and high income groups. No known study has made these connections with regard to work and income.

Findings show that only 10 (11%) urban respondents had succeeded in utilizing their personal, inter-personal, and structural capabilities to get out of poverty and earn a relatively high income (INR 10,000+/month), and 45 (49%) individuals had managed to cross the poverty line (medium income = INR 2001-10,000/month) and were somehow able to keep their heads above water through abilities, skills, resources and opportunities to work and earn. However, the major concern identified in this study is that 37 (40%) respondents still lived below the poverty line (INR <2,000/month), and 11 even lacked literacy as well as other capabilities for work and income; and 7 (8%) were not engaged in any income generational work, and except for one, were also living below the poverty line. As both low and medium income respondents reported, inadequate income forced them to perpetually borrow to survive. In short, income from work matters a great deal for poor people's basic well-being.

The government of India has made social investments (Kattumuri & Singh, 2013) to help people acquire abilities, skills, and resources for work through programs such as the SHG and ICDS (7 respondents were ICDS teachers, and obtained periodic training to enhance their work abilities and skills). Also, the government has created work opportunities for people through the NREGS and Mid-Day Meal preparation program, where existing abilities, skills, and resources could

be utilized to earn an income, albeit very low. Some respondents had been able to access these opportunities where/when available and appropriate, and some had been able to cross the poverty line, but many still lacked access to these programs for regular work and income.

Additionally, civil society organizations such as NGOs and for-profits have also provided skills training and created work opportunities. When such jobs or contracts are more stable, they have allowed people to cross over the poverty line. Further, the opportunity to engage in mixed work of various sorts has helped people; they were placed in all three income brackets based on Combined Capabilities for work. However, the fact remains that many individuals still have inadequate work and income, indicating capabilities deprivation. Significantly more effort needs to be invested in expanding opportunities for enhancing abilities, skills, and resources for decent work and income for particular groups such as women, young adults with low education, non-Hindus as well as low caste Hindus, and tribal people living in low and medium HDI districts.

Both the public and private sectors need to create programs that help to develop low-income people's work skills and create varied work opportunities in urban and rural areas. Because some government-led SHG programs are running well and benefitting higher skilled and slightly better-educated participants, more efforts should be directed at replicating such programs. SHG participation also helps when individuals have traditional skills, but income from SHGs is often inadequate to sustain a family if there are no other earners. Thus, both government and NGOs should provide high quality skills training, assist with larger loan amounts, and examine how to create marketing opportunities for SHG products. Finally, the personal abilities, skills, and resources, as well as the interpersonal connections that have helped some to move out of poverty, can be integrated into such programs and taught by social workers.

Some suggestions are offered to help such programs push people out of poverty. After assessing participants' abilities, skills, resources and opportunities, the first priority should be to promote literacy, and, when feasible, progress towards higher levels of education to obtain more stable jobs in the public or private sectors. Second, the program could teach participants

that certain abilities for work, such as initiative, persistence, pragmatism, and pride, are important. Simultaneously, after assessing interest and context, it is important to formally train participants in varied work skills to expand the possibilities of their work types. Some may choose a vocational training track such as nursing to get a higher paying job. For others who prefer to be micro-entrepreneurs, in addition to formal advanced skills training and inter-personal skills training, they ought to be taught leadership, financial, and marketing skills. Further, programs must create access to work space and loans for their success. While in training or after training, tangible support from organizations, such as assistance with housing and medical care costs, might be needed to prevent emergency borrowing from loan sharks. Also organizations should extend their networking support by connecting people to work. Finally, individuals from medium and high income groups could be invited to serve as role models and mentors to help participants dream of and strive for a better future.

Much more social work involvement in public and NGO programs is needed to help low income individuals move out of poverty. Very few trained social workers were engaged in this process, and it was hard to find social workers willing to travel to distant villages even for data collection. Personal travel revealed the difficulties of living in such areas where road connectivity, electricity, water, housing and sanitation were often sub-standard. However, similar issues were evidenced in poor urban areas as well. Thus, significant investment in infrastructural development for rural and urban poor is also required, both to erase capability barriers and to encourage social workers to serve in such areas. This study affirms that Sen is correct in stating that the more capabilities that people have, the better their quality of life. However, the study also indicates that income from work is critical in overcoming poverty. Thus, the study recommends that work opportunities leading to income deserve a central space in Sen's capability approach.

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