**ESRC Research Group on
Wellbeing in Developing Countries**

WeD Working Paper 22

USING SECURITY TO INDICATE WELLBEING

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October 2006

WeD - Wellbeing in Developing Countries ESRC Research Group

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USING SECURITY TO INDICATE WELLBEING

SUMMARY

This paper argues that basic security should be given greater prominence in human wellbeing. Security and predictability express a primordial instinct to seek safety for oneself and valued others, and to avoid fear of uncertainty. Although the idea of security is inextricably associated with law and order and statutory rights, here the focus is more upon the informal and social conditions for the predictability of wellbeing. The second section relates individual to societal security by building on to the human development 'freedom to' agenda a 'freedom from' security agenda, using the 'welfare regimes' framework of Gough and Wood et al. The third and fourth section focuses on informal welfare regimes and their 'dependent security', wherein poor people secure some measure of informal protection and predictability in return for dependence on patrons and longer-term insecurity. The remainder of the paper defines dependent security and indicates how to track movement towards more autonomous security. It identifies seven principles to improve poor people's security: altering time preference behaviour; enhancing capacities to prepare for hazards; formalising rights; 'de-clientelisation'; enlarging choice via pooling risks; improving the predictability of institutional performance; and strengthening membership of well-functioning collective institutions. In each case, indicators are proposed to track these and monitor security. The paper identifies those ingredients of behaviour which are, or could be, in the control of ordinary people in poor situations, given modest policy support. In this way, the paper concludes, socio-economic security can be better integrated into our analysis of wellbeing. This paper is a revised version of Chapter 5 of the forthcoming book, Wellbeing in Developing Countries: From Theory to Research, edited by Ian Gough and J Allister McGregor, to be published by Cambridge University Press.

Key words: dependent security, autonomous security, welfare regimes, uncertainty, risk mitigation

Suggested reading:
ILO 2004. *Economic Security for a Better World.* Geneva: ILO Socio-
    Economic Security Programme
Wood, G. 2003. 'Staying Secure, Staying Poor: The Faustian Bargain',
    World Development 31 (3): 455-471
Wood, G and Gough, I. 2006 'A Comparative Welfare Regime Approach to
Global Social Policy' *World Development* 34 (10): 1696-1712.

1   INTRODUCTION

This paper argues for socio-economic security to be included as a key component of wellbeing. It moves from theory to a discussion of principles and indicators, which could constitute part of an agenda for ongoing empirical research into wellbeing.

The paper does not claim to present a comprehensive account of wellbeing or of socio-economic security (see ILO 2004, for example, for a labour related agenda). Instead it addresses, axiomatically, a sub-set of ideas within a broader set of conceptions about wellbeing and security. It sees the problem of human security as a major element in the understanding of wellbeing. The approach adopted here reflects debates about vulnerability and livelihoods (Nooteboom 2003[1]; Wood 2005), and operates with a strong sense of time, opportunity, choice and risk. Although the idea of security is inextricably associated with law and order and rights, here the focus is more upon the informal and social conditions for predictability of wellbeing rather than the statutory context for it. It tries to identify those ingredients of behaviour which are, or could be, in the control of ordinary people in poor situations, given modest policy support. The issue of predictability is central to the approach in this paper, and, given prevailing hostile conditions in the political economy, there is an emphasis upon ordinary people's agency as the route to this predictability. The overall context for this discussion is conditions of rapid change in which expectations alter and uncertainty

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[1] Nooteboom, G. (2003)   'A Matter of Style: Social Security and Livelihood in Upland East Java' PhD Thesis, University of Nijmegen. The Netherlands

prevails especially for the poorer, politically weaker actors in society (Webster & Engberg-Pedersen 2002). In contrast to the Doyal and Gough (1991) human needs architecture of 'needs satisfiers', this paper offers the corollary idea of 'risk averters' as a further set of institutions and practices essential for the reduction of uncertainty.

The next section traces the evolving discourse from human development to human security, before contrasting autonomous and dependent security. It then offers comparative observer (etic) and actor (emic) accounts of this contrast, concluding that for poor people, dependent forms of security become the main realistic option. That perspective is then explored, before deriving a set of seven 'principles of improvement' in security, supported by illustrative indicators. Throughout the following discussion, the concept of individual security evolves through elaboration of the imperative for individuals, households and groups to reduce uncertainty as part of risk mitigation.

2   INDIVIDUAL AND SOCIETAL SECURITY

The discourse about security has evolved from military defence themes and the practices of social protection in welfare state regimes, although both continue in changing forms. Human Security (HS) is becoming the umbrella term moving us beyond the more familiar human development discourse. 'Human security' emphasises the relationship between individual and societal security via the processes of claiming and the presence of rights rather than more top down policy intervention to deliver needs. Some propositions about individual security, as in the *Human Security Now* papers (Ogata-Sen Commission 2003), clearly have their origins in the 'agency' nexus of capabilities and functionings, but also in a rights perspective about freedoms. However there is a crucial difference between 'freedom to' and 'freedom from'.[2] Thus the capability and functioning perspective, as embodied in Human Development (HD), is about the freedom to act successfully in the pursuit of livelihoods and wellbeing. Thus within HD there

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[2] The UNDP Human Development Reports of 1993 and especially 1994 elaborate the notion of human security and set up this distinction.

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are intrinsic assumptions about the duties of top down providers, especially in support of human capital development via health and education, primarily directed at the 'freedom to' objective. Clearly the performance of such duties contribute to security, because they are intended directly to improve the conditions and chances for successful agency, which in turn would bring about personal security.

The human security discourse while not discarding the 'HD - freedom to' agenda additionally embraces the 'freedom from' agenda. In a banal or tautological sense, this is 'freedom from insecurity' thus elevating security, its opposite, to an irreducible element of wellbeing. Dissecting this further, this is a freedom from all things that are perceived as potentially threatening to wellbeing, as well as those things that actually threaten wellbeing.[3] Thus freedom from future as well as present danger. This also means that there is objective insecurity as well as subjective, the latter especially represented by the concept of fear about harm and consequent ill-being.

The HS perspective certainly 'ups the ante' from the HD one. It extends the framework of correlative duties in order to match and support 'freedom from' needs in addition to 'freedom to' needs. It thus makes a stronger connection between the individual and institutional arenas of responsibility (Von Benda-Beckmann & Von Benda-Beckmann 1994). It extends the notion of rights from top down intervention for human investment (i.e. via support for education and health) to universalist social protection. This represents a shift from a liberal perspective about enabling opportunities and choice towards the more pervasive rationale for the state as the guarantor of order and basic needs. It thus takes us from limited permissive rights to fuller protective rights. This is exceedingly ambitious in terms of social or political economy expectations about governance, about justice, about redress, about comprehensiveness.

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[3] Thus Alkire, a member of the Commission for Human Security, states 'the objective of human security is to safeguard the vital core of all human lives from pervasive threats, without impeding long term fulfilment' (2003:24)

At the same time, there is another kind of developmental danger about pushing the security agenda to these limits of comprehensiveness, even if that were achievable. The downside of a risk-free, fearless society is the potential loss of the adventure of agency, and the alienation arising from the absence of a need to choose. Some balance has to be struck between the limited liberal and the comprehensive 'nanny' state, a balance which offers incentives within a reasonable but not exhaustive framework of protection. The problem is that this balance does not work in the same way for everyone given inequalities of power and resources. And the paradox is that those with the greatest need to claim risk averters (the corollary of Doyal and Gough's 'needs satisfiers') are in the weakest position to do so given the social origins of the state. Those with extensive personal resources are more equipped to manage their own 'freedom from' agenda independently of the state and its repertoire of statutory rights and entitlements. In this sense, the individual security for the select few may come at the expense of security for the many.[4] Contrast gated communities with the slums in highly unequal parts of the world.

The reference to 'alienation' in the previous paragraph has wider ramifications for the relation between security and wellbeing. Since alienation is about the lack of control, it therefore has to be about agency within a local-universal context, the individual's room for manoeuvre. This is a central preoccupation for the Wellbeing in Developing Countries (WeD) Research Group, because it is including the dimension of subjective awareness. But part of the problem of understanding wellbeing through subjective awareness concerns the extent to which power structures[5], through processes of conformity and alienation, deny the self-actualisation of culture as expressed through the words and deeds of the subjective good life. In other debates, this has been represented as the problem of false consciousness.

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[4] Bob Deacon makes this point indirectly when he argues that richer people have wider options to pursue personal welfare in global markets, not only deserting but undermining more localised provision. (Deacon, Hulse & Stubbs 1997)

[5] Especially Lukes' second and third dimensions, 1974: agenda setting and shaping values/norms and ideologies.

This alienation problem was the intellectual basis of more recent 'development' themes about participation and governance (Cooke & Kothari 2001) as practical additions to the more fundamental lexicon about senses of belonging, membership, choice and influence over personal destiny. In other words, how to metamorphise local social rights (associated with identity and membership of locally functioning institutions) into political and universal ones. Even counter, alternative and post-development ideas (Pieterse 2001) can be understood as a continuation of the self-actualisation theme, celebrating cultural relativism over modern universalism. Indeed there is some paradox that the universalist proposition about autonomy (Doyal & Gough 1991) is actually more consistent with a relativist agenda of self-actualisation than with globalised, or universalist, modernist welfare principles.

However within this there is a further paradox to resolve: alienation arises from both the presence and absence of protection via enabling structures/institutions. Comprehensive protection entails such an extensive performance of correlative duties by others than oneself that one's rights are entirely dependent upon the actions of others: i.e. alienation. But the absence of protection, certainly in the sense of formal rights and claims, obliges forms of informal dependency behaviour which are themselves demeaning and alienating. To put it another way: one can have too much security and have no agency, no personal responsibility, no dignity; or too little of it and only have options for degraded agency and also no dignity. A further version of the proposition is that excessive loyalty is the undignified route to security. So while, universally, security is understood as a precondition for dignity (Goldewijk & Fortman 1999) and thus wellbeing, an excessive reliance upon either formal or informal types of security can only be achieved at the price of dignity and self-respect.

Again, not all are equal with respect to this dilemma. It is helpful, therefore, to distinguish between autonomous security and dependent security.[6]

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[6] This distinction became clearer to me in debates with Guy Standing, Director of the ILO In-Focus Programme on Socio-Economic Security, during the production of 'Economic Security for a Better World' (ILO 2004)

Autonomous security refers to confident social actors with capabilities and functionings in a Rawlsian (Rawls 1970) as well as Sen sense (Sen 1999)[7], whose agency enables them to operate in a successful mix of public and private domains: both enjoying rights as competent citizens (Rawls), but also enabled to provide personally for their welfare through property, labour and financial markets (Sen). Dependent security refers to those who are either excessively reliant upon the state, or upon philanthropy or clientelism. Clearly there are people in rich societies experiencing dependent security due to idiosyncratic disadvantage (e.g. the disabled, elderly and infirm, and chronically ill) and systemic poverty. In poorer societies, the incidence of dependent security arising from systemic poverty is much higher, entailing a reliance upon clientelism more than either the state or philanthropy. While dependent security may be the enforced choice/option for many under conditions of a problematic institutional responsibility matrix (i.e. dysfunctional state and imperfect/segmented markets, see Gough & Wood 2004), autonomous security is the avowed goal of HS modernisers since it is, *inter alia*, compatible with dignity and thus broader conceptions of wellbeing. The prevalence of dependent security across the poor regions of the world has profound, systemic, negative reproductive consequences for the goal of autonomous security: a Faustian bargain is at work (Wood 2003) whereby informal, clientelised rights are deepened, thus foreclosing the prospects for an enabling political economy to emerge which responds to individual capabilities and functionings. In other words, the weakness of the 'freedom from' conditions undermines the 'freedom to' possibilities.

Connecting this reasoning to the Gough and Wood (2004) 'welfare regimes continuum', we can end up with a clear linkage between regime type and forms of insecurity/security in Table 1[8]:

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[7] The contrast between Rawls and Sen is essentially a contrast between political competence within legal frameworks of justice, and a capacity to activate economic and social entitlements through the trading of assets and skills, especially when relative values suddenly change or are continuous uncertain.

[8] I am grateful to Ian Gough for suggesting this table.

Table 1   Linkage between regime type and forms of security/insecurity

Insecurity	Dependent Security	Autonomous Security	Excessively imposed security
Insecurity Regime (Bevan 2004b)	Informal Security Regime (Wood 2004)	Many Welfare State Regimes (Esping-Andersen 1990)	Communist 'dictatorship over needs' or German Fascist 'Versorgungstaat' ('warden state')

3   SECURITY AND WELLBEING

Embedded within this dilemma between autonomous and dependent security and its implications for wellbeing is the relation for social actors between time, perception and opportunity. Thus present decisions about risk and agency are partially determined by perceptions of what the future will provide.

Thus all these themes come into the story about predictability and security as a function of wellbeing. It is a primordial instinct to seek safety for oneself and valued others. So there is an additional aspect to be opened up in our discourse: the avoidance of fear about safety. The subjective and fearful feelings of anxiety and panic about safety are common to all humans as a sense of ill-being, but these are exaggerated for some categories of the population due to non-idiosyncratic, systemic vulnerability, characterised by a chronically weak control over personal destiny.[9] But essentially, for poor

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[9] Clearly there are a multitude of propositions about political economy, inequality and powerlessness which lie behind that weak control.

people in poor societies, fear and security are inversely related.[10] If fear is a key element of ill-being, so security is a key part of its resolution and thus a feature of wellbeing. Fear is strongly associated with the unknown, with uncertainty and unpredictability. It is associated with not knowing if one has the resources (mental, material and social) to cope with unassessable challenges. It is not knowing if one can discharge emotional and cultural responsibilities for kin and friends. It is not knowing whether one can protect oneself or offer protection to valued others in the present and future. Those who can, invest considerable resources in mitigating fear by reducing risk of failure and decline in all forms of wellbeing (emotional, material, objective and subjective). Those who cannot, remain in fear, which thus becomes a prevalent condition in countries with a high incidence of poverty. And an inability to invest derives not only internally from constrained resources (of all kinds) but also externally from uncertainty.

These arguments touch on the Doyal and Gough (1991) proposition that autonomy and health are the key two universals for all, to be pursued through varying sets of needs satisfiers. Health, of course, is a form of security or safety. But the relation between autonomy and security is more problematical. As indicated in the previous section, autonomy is not always a precondition for security, even if, as Doyal and Gough argue, security is a universal satisfier for autonomy. In other words, the notion of security has to be unpacked into its autonomous and dependent dimensions. The realities of power and inequality mean that autonomy and security need to be disentangled conceptually, even though we may all agree that sustained or

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[10] This is not a general statement about the relation between fear and security. The studies of risk and fear in rich countries indicate that people who are objectively very secure, nevertheless feel very insecure. This is well observed, for example, in relation to crime trends (actual crime down, fear of crime up). This would suggest that the fear/security comparison between poor and rich people can be expressed as a 'U' curve, with subjective fear as the vertical axis and objective security as the horizontal one.

'quality' security can only be an outcome of autonomy.[11] However the reality of wellbeing for many poor people globally is that their security is achieved through asymmetrical loyalty to, or dependence on, other powerholders, whether formal or informal: i.e. under constrained conditions of choice and agency. Indeed, depending on the timeline chosen for the analysis, is there a trade-off between autonomy and security for poor people with weak control over personal destiny as manifested through weak capability, access and their related inferior profile of resources? The timeline issue distinguishes between, on the one hand, value driven and, on the other, analytic judgements about the quality of security. Short term security achieved at the expense of dependency may be valued less by the universalist observer than the impossible dream of higher value security which embodies the principle of autonomy, even if our poor actors have to settle for the reverse. In other words, the etic normative objective stance is subordinated to the emic pragmatic, subjective stance.

To summarise this part of the discussion, this etic-emic distinction can be represented in Table 2 thus:

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[11] As clearly argued at different times by Doyal and Gough (1991) and Standing (ILO 2004).

Table 2   Autonomy and Security Trade-Off

Etic Account	Emic Account
Normative	Pragmatic
Emphasis on quality of security	Willingness to settle for less
Autonomy	Dependency
Needs satisfiers	Risk averters
Longer term, sustained time line, reflecting greater predictability of conditions	Shorter term perspectives, reflecting higher discounting under conditions of change and uncertainty

The next section elaborates this emic account via a series of propositions, which link the problem of security and the search for wellbeing to the condition of poverty as a determinant of agency. In the penultimate section a series of seven principles for improving the security dimension of wellbeing are derived. Each of these principles is illustrated through boxed summaries of behavioural change and structural conditions which would indicate that wellbeing via security is being realised.

4   THE PROBLEM OF SECURITY FOR POOR PEOPLE

When considering the conditions of poverty for poor people in developing countries (and to a lesser extent elsewhere too, especially in more unprotected rich countries such as the USA), a major feature of those conditions is uncertainty. Apart from the general conditions of uncertainty that afflict the total population and threaten a general sense of personal wellbeing, the poor experience an exaggerated sense of uncertainty. This derives from: the paucity of effective resources under their command; their consequent inferior position in relation to other, superior, power-holders in the society; and their resulting vulnerability to hazards and shocks. Such

uncertainty comprises therefore a series of risks, which have to be managed effectively.

However, these risks are likely to be co-variant, occurring in small pools, which increases their probability as well as intensity and significance of impact.[12] The co-variance arises from the narrow spread of activity through which livelihoods are pursued. This is an absence of diversity in a portfolio of options, a lack of choice. In agriculture, a climate disaster not only damages the crop of the small farmer, but at the same time reduces the prospects of off-farm employment on the cropland of neighbouring farmers similarly affected. It also has knock-on effects in reducing post-harvest employment opportunities, including for women, which historically deliver not just incomes but crop shares (as a hedge against price inflation). Consequent scarcity of food products in local markets increases local prices and reduces family entitlements in the Sen sense of tradable exchange (Sen 1981b). If assets have to be sold to meet extra prices (including, typically, livestock), an over-supply of assets also reduces their market value. But at the same time, the excess supply of labour has also reduced the labour price. All these co-variant problems occur within a small pool of relationships and options, characterised by inequalities and interlocked transactions. They are only relieved by 'migration' of some family members into wider risk or option pools.[13] Although the conditions for the urban poor vary from the rural conditions, many rural conditions are reproduced in the cities of peasants (Loughhead, Mittal & Wood 2001; Roberts 1978; Wood & Salway 2000), with segmented and imperfect labour markets dominated by brokers and intermediaries who also control residential areas and access to public goods and entitlements (in a non-Sen sense). Their risks are thus interlocked with few exit options, since other parts of the city and the other labour markets within the city are also managed in similar ways and thus difficult to enter.

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[12] I am grateful to Steen Jorgensen, Head of the Social Development Division at the World Bank for helpful insight on this point.

[13] Which is why migration is becoming such a dominant analytical theme across the four WeD countries: Peru, Ethiopia, Bangladesh and Thailand.

Risks have many dimensions, but can also be classified into shocks and hazards.[14] Of course everyone is vulnerable to *shocks*, although perhaps not equally. Thus the impact of an earthquake shock will vary according to the quality of house construction, and the insurance provision upon it. Likewise with flooding as we know from Bangladesh. Disease epidemics, even class neutral ones with respect to incidence like HIV/AIDS, can have a differential impact upon families of different classes. However, the poor are more vulnerable to *hazards* than others because they have less resistance to them and less room for manoeuvre to prepare for them in terms of resource mobilisation. Hazards are what we can expect to happen at different stages in a family life cycle, as well as the predictable threats more widespread in the society. Thus we can expect illness to occur for key adult income earners. Richer families can prepare for such eventualities through savings, insurance and other risk spreading, such as job diversity among family members. Not only can they cover the costs of treatment, but they can also ride out the loss of income. Weddings, dowry expenses and funerals are all predictably heavy demands (often derived from social and cultural expectations and thus important for the maintenance of social and cultural resources) which constitute hazards to ongoing livelihoods. Some dimensions of wellbeing have to be served through meeting these obligations.[15] But the poor are compelled to make key sacrifices in order to do this, such as deepening their dependence on others for liquidity and in-kind resources, and thereby further removing their freedom of action subsequently. The alternative is exclusion and a deepening of risk and vulnerability as a result.[16]

Poor people, operating under conditions of severe inequality and hostile political economies, have less control over the institutions through which they must seek their livelihoods and wellbeing, in all four of the wellbeing

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[14] I am grateful to Sarah White at the University of Bath for insight into this distinction.

[15] Funerals arising from HIV/AIDS infections have become a major issue in many parts of Africa as cultural expectations and social obligations are honoured by the bereaved families and immediate kin and associates.

[16] Much of the livelihoods literature refers only to the notion of shocks in the analysis of vulnerability (see Wood 2005 for a review of the livelihoods discourse).

dimensions (emotional, material, subjective and objective). They have weak statutory rights and entitlements to welfare (in both a Sen and a non-Sen sense). This draws our attention to the multiple dimensions of inequality and asymmetries of power across many arenas. Poor people face daily and repeated humiliation and reminders of their inferiority, lack of worth and respect. They are continuously forced to act in ways that undermine a personal sense of dignity. Those family members, who experience this externally in wider interaction outside the family, bring back those frustrations and senses of inadequacy internally. Shame can easily translate into other emotional states and problematic behaviour: depression and domestic violence. These are fears, which gnaw away at the psyche.

This is how we return to the autonomy/security issue. Clearly there is dignity in autonomy, a sense of personal worth and direction. Thus it is valid, as argued above, for wellbeing analysis to distinguish between two forms of security: autonomous and dependent. And this is not just a distinction between means, between needs satisfiers and risk averters, as it were. The means certainly entail the ends - i.e. the quality of that security. This is akin to the proposition that rights gained are far more meaningful than rights awarded (Wood 2004: 72-79). Thus autonomous security can be seen as fundamentally enabling, both reflecting adequate control over personal destiny as well as providing the basis for further options and choices, and thus risk spreading. By contrast, with dependent security, the means subvert the quality of the end achieved. It is ultimately a disabling process, which repeatedly forecloses future options for autonomous security. Thus the sustainability of one's personal security and safety depends upon the arbitrary, non-statutory, non-rights based behaviour and favours of others. Some might argue (Standing at ILO for example) that this is not security at all, just insecure clientelism. But this is the etic-emic dilemma for analysis: what is a second best, debased option for the comfortable observer is the only game in town for others. Clientelism at least entails predictable flows of goods, services and even constrained opportunities in return for loyalty[17] and loss of independence.

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[17] As in Hirschman's 'exit, voice and loyalty' schema (1970).

In this context, what induces poor people to accept dependent security rather than take on the added risk of asserting broader rights to choice? There is an irony here with risk aversion being both a feature of wellbeing as well as contradictory to it. Risk aversion has long been associated with peasantries around the world ever since Chayanov saw it as the rational response to uncertainty. The proposition here is that the poor are distinguished from other classes by their induced discount rate.[18] Looking at the composition of household budgets for the poor, in which for example much higher proportions are spent on food, as compared to other classes, a much higher proportion of their budgets are allocated to short term needs rather than medium to longer term ones over their own or children's lifecycle. In addition to non-stored food (which for very poor families can account for 70% of expenditure), shelter and clothing are the other priorities. Everything else including health spending (except at moments of crisis) is much less significant. For non-poor families, these proportions, including significantly spending on education, are allocated very differently and over a longer timeline. For poor families, this reveals a high discounting of the future over the present. Of course, this discount rate is induced. So poor people's time preference for the immediate present over even the near future is not a wilful choice associated with cultures of poverty and such like. But to secure the present is not just a matter of time constrained household budget allocation. It also involves entering relationships and agreements which will deliver these immediate needs, agreements which are immediately attractive even if they foreclose choices and investment for the future. In other words, risk averting behaviour - taking what is on offer as a response to uncertainty rather than looking for more tenuous options even if of longer term value. The classic example is the immediately available high interest loan, which has trapped the poor the world over.[19] But interlocked transactions abound: credit linked to labour obligations; job access in return for commission; shelter and services in return for loyalty and labour obligations; sexual favours; the bonding of one's children; mortgaging of land to other's use; vacating prime real estate sites; trading at below market

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[18] In Wood (2004) I refer to the 'peasant analogue' in order to extend this analytical point to non-peasants in changing and urbanising societies.
[19] This, of course, is the main rationale for microfinance programmes.

prices and perhaps on non-repayable credit; protection charges; early committal of children to work; and so on. These are all better described as 'risk averters' in the real world rather than 'needs satisfiers' in an imagined world.

In other writing (Gough and Wood 2004; Wood 2000), the idea of an institutional responsibility matrix has been advanced as a framework within which to analyse the variation of welfare regimes within which people pursue livelihoods and wellbeing. This matrix has domestic and global dimensions, but at these two levels it essentially represents the four arenas of state, market, community and household. For different classes in different countries, these arenas are more or less problematical, more or less dysfunctional. Although wellbeing is a function of agency in all of these arenas simultaneously, the problems associated with particular arenas require more reliance upon others in the framework which might be working better for the social actor. Thus in countries with problematic states and highly imperfect markets, poor people at least have to rely more upon community and household arenas, even though these arenas, too, may have their own problems (i.e. communities may comprise arbitrary hierarchies and untamed power; households may be over-patriarchal for the wellbeing of women). Poor people in overall conditions of insecurity are less able to manipulate these problematical institutional arenas to their advantage. And indeed their relative weakness in one arena (e.g. in their encounters with the state - Schaffer & Huang 1975) forces their increased reliance and dependence upon another arena (e.g. the community) where their revealed powerlessness exposes them to more intensive exploitation, since they do not have a demonstrable exit option. This entails a further erosion of self-respect via the negative trade-off between security and autonomy.

These outcomes of insecurity can be further understood by distinguishing between social capital and social resources. In effect, the above describes the conditions of weak social capital not just for the society as a whole but especially for sub-sections of the population. That is to say: the overall capability environment is sufficiently problematical as to prevent the realisation of entitlements (in both the Sen and non-Sen senses) through formal institutional behaviour. The sense of a formal capital stock of

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transparent, rights based institutions characterised by the principles of equity is missing. The capital that may exist instead is 'dark' (Putzel 1997): functional to those classes and groups who can play in the darkness, but exclusionary to those who need to rely upon 'light'. Under those conditions, poor people's wellbeing can only be pursued through the deployment of personal social resources (in contrast to public social capital) in imperfect market arrangements (especially labour markets, but also the trading of goods and services in the informal sector) and in the community and household arenas. It is this reasoning that places the 'resources profile' approach so centrally in the arguments about wellbeing. It is also important to recognise that such resources (social and cultural ones especially) are not just means towards wellbeing, their possession is also part of the meaning of wellbeing itself. In other words, they have affective value, not just instrumental value as in the contrast made by Weber. They are in part a measure of the quality of life. And their possession also brings the principles of security and autonomy closer together towards an objective of enabling autonomous security, reducing risk and thereby fear. It would also either enable the possessors to play better in the darkness, or, with others, create the light.[20]

However, such possession of functional resources is an idealistic jump in the argument. The road is strewn with boulders. Keeping in mind the broader version of capability (i.e. beyond the simpler notion of human capital or human resources), we should distinguish between those who have a capacity or potential capacity for meaningful agency in respect of their security and those who do not. Many labels have been invented for the latter (Wood 1985[21]), but clearly a feature of their condition is complete dependency on whatever quality of institutions and relationships within which they are situated. They are completely reliant upon the protection of others (formal and statutory, or informal but predictable) for any version of wellbeing. So they possess few, if any, meaningful resources and have few,

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[20] Hence the title 'Prisoners and Escapees' in Wood (2000).
[21] This work on authoritative labelling for the purposes of managing scarcity is now being re-visited in a collection of essays, edited by Eyben & Montcrieffe, provisionally entitled *The power of categorisation* (forthcoming from Palgrave Macmillan).

if any, choices for action. But even for those with a capacity for meaningful agency,[22] they require forms of social protection from somewhere in the institutional responsibility framework to alter their time preference behaviour away from the induced immediacy of the present, with all its dark relational and institutional connotations, towards investment in the future. In other words, a support mechanism which assists a more optimistic perception of risk over time leading to a reduced discount rate, and thus enables them even at the margin within poor households to re-allocate their household budgets away from the present towards the future. In this way, they would be realising the condition of security and in the process displaying the presence of it too.

At this point, the distinction between autonomous and dependent security comes back into play. While a policy objective may be to reach the state of autonomous security, the reality within the political economies of developing countries, as discussed above, is that this is a difficult state to reach. Under present conditions in many of these societies, poor people with agency are trying to find that social protection informally, through relationships and institutions which work more predictably for them than the state. Thus their current strategies for reaching security beyond the immediate point in time still relies upon socially guaranteed or informal rights rather than statutory ones.

The problem is that these 'rights'[23] are subject either to adverse incorporation or to low value reciprocity. The dependency entailed in such security arrangements either have the function of foreclosing more ambitious and stable options in the longer term because they require commitments and obligations to present powerholders (adverse incorporation); or the mutual interdependence between poor people themselves cannot deliver anything on sufficient scale to alter the discount rate (low value reciprocity).

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[22] In a policy context, one might refer to this as a capacity for counterpart social action.
[23] Which some political philosophers deny are rights at all.

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5   IMPROVING THE SECURITY DIMENSION OF WELLBEING

This section outlines seven principles of improvement which derive from the preceding discussion. It is proposed that if each of these were achieved, then the wellbeing of poor people in developing countries would be enhanced. More importantly for elaborating the agenda of 'researching wellbeing', each of these principles can be illustrated by discrete sets of indicators which then comprise the elements of what we understand by the security dimension of wellbeing.

Of course, these indicators are not exhaustive. Some can be demonstrated from existing data sets, whereas others would require new, primary data. Some are unambiguously concrete and measurable, though thresholds of significance are always a problem. Others are, at this stage, less easily convertible into observable measures. Some may be more obvious illustrations of the principle than others. The criteria for selecting some and not others here may be simply due to the lack of social science imagination. Thus the following discussion is necessarily explorative. The main objective is to derive potential indicators from the theoretical propositions about human security behaviour outlined above, rather than to be constrained by the presence or absence of these data at this stage. Certainly the next stage of the 'project' is to assess the fit between what is proposed here and the existence and comparative comprehensiveness of presently available data sets. It is certainly expected that the four country data arising from the WeD Research Group will plug some of the gaps identified, and thus give rise to the beginnings of a more global, and theoretically informed, comparative analysis. Furthermore, while these theoretically grounded indicators do lead to measurement or at least narrative trend analysis, they also reveal policy objectives and thus offer a link between aspects of WeD research and development policy.

The first principle is the alteration of time preference behaviour. The more that people are able to commit resources to the avoidance of risk and the management of uncertainty in the future, the more secure and happy they will feel in the present. In other words, the prospect of wellbeing is a vital, even necessary, condition of ongoing wellbeing. If people feel confident in the future in terms of stable prices, law and order, well-

functioning relationships, then they are more prepared to forego aspects of present, even desirable, consumption and risk some investment in that future. This both helps to achieve security (means) but is also evidence of a stronger sense of it in the present. In other words, they are more willing to trade-off aspects of present happiness for the promise of happiness in the future. This is not only a trade off between time periods, but can also be between different kinds of resources within an individual or household profile of resources. Perhaps most obviously the time trade is likely to be between present material resources and future human ones, as in educational investment. But less obviously, and maybe less attractively to a modernist, an expensive dowry commitment for a daughter will involve immediate material cost to maintain cultural resources and indeed invest in future social resources.[24]

Proposed Indicators:
- Clear perceptions and action for desired family size, enabling more targeted child investment;
- Redistributing family budgets away from immediate basic needs;
- Redistribution of inter-generational transfers either to elderly welfare, and/or children's education;
- Larger scale, longer term borrowing (as argued in Sharif & Wood 2001);
- Longer term and reduced access deposits (in contrast to open access, higher savings rate argument, Wright 1997);
- Wider access to social insurance products;
- Use of debt for human capital investment (e.g. children's education and skills training).

The second principle, closely related to the first, is an enhanced capacity to prepare for hazards. We might think of this essentially as insurance, saving and planning. The point made above about hazards, in

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[24] This was a very conscious strategy for aspirant, but vulnerable, families in the villages of North Bihar, India where dowry costs were rising above the rate of local inflation in the nineties during my last fieldwork there. The aim was to access the superior social networks of slightly richer families within the same caste by offering daughters to those families.

contrast to shocks, is that they are predictable as events, with high probability attached to them. There may be uncertainty about actual impact, depending on other conditions prevailing at the same time as the predictable event. Vulnerability and insecurity occurs when it has been impossible to prepare for these eventualities, either because the resources are simply not available for this objective, or because other factors and perceptions have induced a higher discount rate than is rationally necessary. Such perceptions may be a function of past family history, with structurally induced sub-cultures of despair and fatalism. But the absence of preparation is a loss of autonomy, as it compels the poor to rely upon others who can exploit the emergency and significance of the event to be countered. Peasant families who live on the margin of subsistence in South Asia (Chakraverti 2001) have long experienced an erosion of key productive resources (e.g. land and livestock) when being unprepared for disaster has driven them into the clutches of landlords and moneylenders.[25]

Proposed Indicators:
- Higher availability and use of insurance products to meet predictable costs, such as: health, shelter, dowry/brideprice, membership/entry costs to forms of collective action (including collective insurance itself);
- Provision of public goods: vaccination (including for HIV/AIDS[26]); for storage and market intervention for price stabilisation, to offset entitlement loss and famine); common emergency facilities (e.g. cyclone shelters in South Bangladesh); fire proofing measures in urban slums; seed storage for re-planting (after co-variant crop damage).

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[25] A further extreme example of this process has been struggling families in Badakhshan, Northern Afghanistan, where the combined siege and drought for three years preceding spring 2002 induced them to give up significant land, and therefore future security, in return for immediate food support from the few richer, often 'commander' families in their locality.

[26] There is an international public goods dimension to this example, currently being pursued under the auspices of the World Bank, through the Global Fund.

The third principle of formalising rights is more utopian, and perhaps guilty of ethnocentric, western modernism. It certainly connects closely to the universal-local theme of the WeD research objectives. In a sense, we are dealing here with a hierarchy of preferences. Some security is better than none. Forms of security which reflect local relations of dependency and adverse incorporation are preferable to an absence of security, so that informal security regimes are preferable to insecurity regimes (Gough & Wood 2004). However, security obtained through the predictability of informal rights still retains elements of arbitrariness and preferentialism and thus constitutes a threat to sustained security. It remains trapped within local social relations and cultures which contain inequities and uncertainties, as well as foreclosures. So universal, formal rights would be preferable to local, informal ones, if only the state was characterised by good governance, accountability and bureaucratic principles (in a positive, Weberian sense) of equity.[27] Thus predictability would be enshrined in legal process. Protection would be guaranteed. And the prospect of security would positively contribute to present wellbeing. People would feel safe, and these dimensions of fear, at least, would be removed.[28]

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[27] Within AKRSP in Northern Pakistan, we have been exploring prospects for enhancing the predictability of local philanthropy via the mosques (Sunni), imambarga (Shia), and jamaatkhana (Ismaili), by encouraging a move towards more transparent 'needs' criteria in the local allocation of zakat and other similar funds.

[28] Idiosyncratic fears are something else.

> **Proposed Indicators:**
> - Written by-laws or voluntary codification of practices for local charitable institutions;
> - Introduction of formal criteria for entitlements at community philanthropy level (Wood with Shakil 2005, forthcoming, for illustration re-Northern Pakistan);
> - Agreed queuing and access arrangements (a key effective rights issue, see Schaffer & Huang 1975);
> - Voluntary registration and external audits, especially among service NGOs;
> - Improved access to formal justice (increases voice and reduces dependent security).

The fourth principle is almost another version of the third one: de-clientelisation. This term is deliberately etymologically constructed as a conceptual alternative to de-commodification. It refers, then, to the process of de-linking client dependents from their personalised, arbitrary and discretionary entrapment to persons around them with intimate power over them. Institutionalised micro-credit has been a classic widespread attempt at de-linking poor people from rapacious and usurious moneylenders. Mutual assurance societies, cooperatives, trades unions and other civil society forms of mobilisation are all contributors to the principle of de-clientalisation.

The proposition behind this principle may be contentious since it refers to the pervasiveness of clientelism as both the source of immediate security for most poor people across the world as well as the constraint to autonomous security. While this may appear as a sweeping generalisation, and over-emphasised as a defining element of political economy in this paper, I challenge those with any empathy for the condition of the poor world-wide to refute the proposition. Some critics of this proposition argue that it comes from a particularly South Asian perspective. But some of those critics, for example with African experience, are often obliged to counter that the poor in Africa do not even have the luxury of clientelism, and are more clearly excluded than adversely included. So other remedying principles may apply to them rather than de-clientelisation. But do we have examples at the other end of the continuum, where the poor in developing countries

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are not dependent upon informal patronage of some kind? It seems that one would have to argue for the non-existence of hierarchy, inequality and class stratification and a well functioning state offering widespread social protection in order to sustain such a position. While it is true that some societies in South America have been able to offer limited social insurance via employee rights, those rights have never extended to all (Barrientos 2004), and under conditions of increasing flexibilisation and casualisation of labour the provision of social insurance attached to employment is also eroding (Standing 1999, 2002). And such discussions about social insurance have rarely investigated the circumstances of the labour market in terms of recruitment and segmentation, in which access to such limited rights has itself been achieved via patronage, at a price.

Thus the principle of de-clientelisation is defended. As a principle it is akin to Esping-Andersen's notion of de-familialisation (Esping-Andersen 1999) - namely here is an institution which is close to and dominant over the determination of poor people's livelihoods both socially and culturally, yet it comprises a set of informal rights which systemically discriminate against particular sub-sets of the population. The family, with its pervasive patriarchalism, discriminates against women and sometimes children and the elderly, hence de-familialisation as a condition of universalist social policy in social democratic or liberal countries where the state is assumed as a well-functioning and superior substitute. While the family may remain as a problem for similar reasons in other countries, neither the state nor the community (the two arenas within which clientelism thrives) can yet be favoured as a substitute for the family.[29] So in such countries, de-clientelisation is the first pervasive, dysfunctional condition to resolve as a precondition for poor people's wellbeing. No-one is suggesting a magic wand will remove this fundamental feature of the structure-agency relationship in those societies where it is prevalent, and neither would that

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[29] Although the theme of de-clientelisation as the equivalent of de-commodification for non-transformed societies in the Polanyian sense is explained in Gough & Wood (2004), there may even be an associated logical argument for de-communitisation as well. However, with the state not superior to community in welfare terms, the prevailing development paradigm is to reform community and remain optimistic about collective action.

be desirable in the absence of improvement in formal rights and good governance. However, there are indicators to track moves in that direction, moves which are often the agenda of rights-based NGOs and civil society.

Proposed Indicators:
- Seasonal wages compatible with overall patterns of market demand (a key contra-indicator of interlocked labour and credit/patronage markets);
- De-linking of employment and credit markets (e.g. alternative to employer borrowing options for clients);
- Wider spread of employment and income sources;
- Increased migratory behaviour (though can indicate new patronage, as in Khan 2000[30]), or deepen patronage for other family members (personal research in N.Bihar);
- Non-directed voting behaviour;
- Higher levels (value and frequency) of reciprocal exchange (e.g. through ROSCAs and ASCAs), as alternative to hierarchical dependency;
- Claiming and seizure of untitled assets (see Kramsjo & Wood 1992 for Bangladesh, but a general indicator of willingness to take political risk);
- Participation in local and informal judicial processes.

The fifth principle is enlarging choice and the risk pool. As noted above, a key problem for the poor is the narrowness of their risk pool, exacerbated by co-variance.[31] Too many of their eggs are in one basket.[32] It is interesting to observe that pre-Green Revolution farming peasants practised far greater crop and management diversification as a conscious risk spreading strategy, though this was undermined by the mono-cropping tendencies of the Green Revolution technologies. Of course the limited skill base of poor rural people outside of agriculture and agricultural services limits their employment either to that agriculture, or to unskilled labour in

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[30] Khan I.A. (2000) 'Struggle for Survival: Networks and Relationships in a Bangladesh Slum' PhD Thesis, University of Bath, UK
[31] I am grateful for a discussion with Steen Jorgensen, Director of the Social Development Division at the World Bank on this point.
[32] Perhaps one should say 'apples' to capture the co-variance point, since rotten eggs do not tend to infect others, unlike apples.

rural works, construction or trading where competition is fierce. Families would minimise their exposure to income risk if they were able to extend their skill base and/or diversify their access to employment in a wider range of sectors, and across wider economic space. The same argument applies with personal relationships and thus the social aspects of their resource base. Reducing their sole dependence upon one patron, a limited form of de-clientelisation, would also reduce the negative consequences of that one relationship going sour. It might also offer some opportunities for a stronger bargaining stance over local rights and obligations. Diversifying the skill base as well as the functional spread of one's resources across different access points is, of course, also a function of investment and altered time preferences. This can be done via different family members. There are salutary lessons from Bangladesh or Bihar in India, where key families spread their risk across different political parties, business sectors and indeed countries. This gives them a resilience to changes in regime and the disruption to patronage and favouritism that accompanies such changes. So, to summarise: the poor need to extend the options and arenas through which to deploy their profile of resources as a way of coping with shocks, hazards and the continuous constraints of the clientelist political economy. In this way, their grip on security is strengthened, the prospects for it are enhanced, and thus present wellbeing too.

Proposed Indicators:

- Non-local circulation of savings (as argued for in Sharif & Wood 2001) which spreads risk away from local, often low productivity, markets;
- Diversification of employment opportunities;
- De-segmentation of labour markets;
- Proliferation of easily accessed service providers (including financial products);
- Within-family risk spreads through migration and remittances;
- Wider associational membership (e.g. professional, artisan or sector) with mutual insurance services (i.e. evidence of people going beyond their immediate social resources and networks to participate in wider institutions, not vulnerable to the principle of subtraction[33]).

__The sixth principle refers to the improvement of the quality and predictability of institutional performance__, which of course must, at least partially, be achieved via poor people's agency through their empowerment and voice. This is a familiar governance and accountability point when considered in terms of the problematic state within the institutional responsibility matrix. It refers to a process whereby poor people's long term and sustainable wellbeing can only be achieved by transferring their rights-based claims from the informal, personalised domain to the formal, bureaucratic domain. In other words, the counterpart principle to de-clientelisation. It also emphasises that security is not only achieved through

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[33] The distinction between social resources and social capital is that the former is sensitive to the problem of subtraction, namely that if actors are removed through death or migration from the social network (resources) then the quality of the network changes for the remaining members. This does not apply to the more universalist, abstract conception of social capital, characterised by a level of institutionalisation which insulates systemic behaviour from idiosyncratic, personalised behaviour. (See also McGregor 2004 on the need to distinguish 'capital' and 'resources'.)

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immediate, personal activity but requires successful and institutionalised processes of claiming opportunities, services and benefits from other agencies with guarantees. However, outside the state (including the internationalised state), the market also needs to operate in non-arbitrary, non-exclusionary ways without monopolies and associated rent-seeking. Well-regulated markets maintain contractual rights, reduce uncertainty of employment and offer dimensions of social insurance. It has been interesting that the focus of much attention and advocacy has been upon governance and accountability in relation to the state, but not upon the improvement of regulated markets.

Proposed Indicators:

- Media 'pro-poor' critiques of annual government budgets (evidence that poor have recruited opinion formers from the middle classes to their security and wellbeing project);
- Shifts in budget priorities towards human resource investment (standard UNDP measures for this);
- Pro-poor commitments in political party manifestos;
- Electoral outcomes correlated to indices of constituency mobilisation by civil society organisations;
- Court cases against politicians and bureaucrats as a result of popular criticism;
- Access to justice (speed of time queue, acceptance of documentation, speed of outcome, implementation of court decisions).

The seventh and final principle is the strengthening for poor people of well functioning collective institutions, which, especially at the local level, reduce adverse incorporation by offering an institutional alternative which is both instrumental and affective. In contrast to the sixth principle, the seventh emphasises the community aspects of the institutional responsibility matrix, and thus reflects some pessimism about improvements in the institutional quality of the state and market, at least in the short and medium term. In other words, people cannot rely exclusively upon the successful reform of national or global level institutions, but also have to rely upon forms of collective action which are sufficiently stable and rule bound as to offer services and benefits in a reasonably guaranteed and predictable manner: i.e. successful common property management of key basic needs and opportunities, mutual social protection and so on. This would represent a process of improving the value and quality of low-level reciprocity, and is thus a parallel objective to de-clientelisation. Given footnote 29 above, the argument would be that an element of de-communitisation (i.e. the moderation or even removal of iniquitous community level practices) is a necessary condition for the sustainability of well-functioning forms of collective action which contribute towards security. In many ways, this has been the objective of mobilising, development, NGOs which have not naively over-celebrated extant community practices, but have sought to

modify and improve them. In India, the community development and panchayati raj movements were directed towards the same objectives, as indeed is the case for present decentralisation attempts, and the Rural Support Programme movement in Pakistan. It is interesting that local activists have also understood the case for more formal organisational practices at the community level to manage productive infrastructure (Lawson-McDowall 2000[34]) and philanthropy (Wood with Shakil 2005, forthcoming).

> **Proposed Indicators**:
> - Clear rules for determining eligibility for membership;
> - Clear rules for indicating rights of members and behavioural expectations;
> - Rules for conduct of business, basis of decisions and sanctions for non-compliance and free-riding;
> - Breadth of services and degree of inclusivity (a 'security' reassurance to all who might fall on hard times at the community level, even if the 'price' of inclusivity is charity to destitute members);
> - Extent of internal cross-subsidies between families in a group;
> - Length of cycles for membership and entitlements (as an indicator of stability, and thus security).

6 CONCLUSION

This paper represents a conceptual stage in a longer research agenda, with definite implications for operational research. It has focused upon aspects of personal human security within an epistemological framework, which relies strongly upon the 'peasant analogue' (Wood 2004)[35] in which 'freedom from' takes precedence over 'freedom to' in poor people's agency. It promotes the

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[34] Lawson-MacDowall B. (2000) 'Handshakes and Smiles: the Role of Social and Symbolic Resources in the Management of a New Common Property' July, PhD, University of Bath

[35] See also Bailey (1966) and Redfield (1969) for discussions of peasant views of the bad life and good life, respectively.

argument that such security is an inextricable dimension of wellbeing both as presently enjoyed, hedonic happiness as well as the eudaimonic prospect of it (Ryan & Deci 2001). It has tried to bring together into the same conceptual schema the objective analysis of poor people's vulnerability and insecurity with insight, gained from many years of fieldwork in South Asia, into poor people's subjective perceptions of the institutional and relational landscape which frames their agency. In this respect, it has made use of the etic-emic contrast. It recognises that poor people are especially differentiated from richer people with respect to a sense of security because they face greater uncertainty and discount the future to a greater extent. A feature of their ill-being is the fear which arises from not being able to control or significantly influence their immediate or longer term operational environment for survival. This fear induces both a heightened sense of risk and an acceptance of dependent over autonomous security. Thus while the etic discourse of human development emphasises the principle of 'needs satisfiers', the emic account relies more on 'risk averters', which marry dependency and short-termism closely together. The paper has then identified a series of 'security-improving' principles, which reflect these issues of discounting, risk reduction, dependency, and the institutional and relational landscape. To each of these principles is attached an illustrative series of quantitative and qualitative (trend narrative) indicators which would confirm or refute improvements in the security and wellbeing of poor people. These indicators are offered as a refinement, arising from conceptual thinking about wellbeing and security, to human development (UNDP-HDI) and democracy (World Bank-Social Development Division) indicators. This refinement seeks to inject the agency and perceptual perspectives of the poor, while remaining sensitive to the structural realities of political economy and institutional landscapes which frame the boundaries and limit their room for manoeuvre. The conceptual improvement and empirical presentation and analysis of these indicators defines the ongoing research agenda.[36] The quantitative and qualitative data arising from the four WeD countries has been explicitly designed around the local-universal, the emic-etic dialogue.

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[36] This is necessarily a condensation of a longer discussion – please contact the author for further engagement on ideas contained in other working papers.

Such data are therefore well placed to support the analysis of human security.

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