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Social capital for socio-economic mobility of disadvantaged women: Limitations and opportunities connected to diversity in social networks¹

Abstract

Using a differentiation between 'social support' and 'social leverage' networks, this paper emphasizes recognizing the heterogeneity of social capital when considered a tool for upward socioeconomic mobility of women. The specific aims are to: a) asses if types of social capital women have access to, is similar; b) examine whether access to different types of social capital connected to demographic and socioeconomic characteristics; and c) analyse the implications of different types of social capital on socio-economic The paper is based on mobility. quantitative and qualitative data from a purposive sample covering urban, rural and estate sectors in Sri Lanka. A survey of 534 women and in-depth interviews with 32 women were used for data collection. Ninety-nine percent support networks, but less than half had leverage networks. Women with primary or no education/ in the poorest income group/in lower-level jobs had lesser access to leverage networks compared to the rich/ tertiary or higher educated/professionals and managers. The role played by leverage networks for women originating from lower socio-economic strata to achieve upward mobility were clear. Leverage networks provided advice and information on financial management and physical asset acquisition, skill development and training, finding stable employment etc. which facilitated upward mobility.

played a transformative role in shaping how I grew as an academic.

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¹ This article is written to say thank you to Emeritus Professor Siri Hettige who

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Introduction

'Social capital' is considered today as a powerful means for upward socio-economic mobility for populations, especially its vulnerable or disadvantaged groups such as women and the poor. The view is an alternative to the long-held perception in development planning that the sole solution to problems of the developing countries, and its vulnerable, were financial. Today social capital gains recognition as an alternative/complimentary pathway. It being easily accessible to populations and thus easier to utilize is an added bonus (Burt, 2004; Coleman, 1988; de Graaf & Flap, 1988; Drever & Hoffmeister, 2008; Lancee, 2010; Lin, 2000; Narayan et al., 2000; Portes 1995, 1998; Putnam, 2000; Woolcock, 1998; Woolcok & Narayan, 2000). Therefore, maximization of the potential of social capital is advocated by development policy and planning literature (Fernández-Kelly, 1995; Mayoux, 2005).

Social capital however is not homogeneous. In trying to highlight social as a mode for mobility, its heterogeneity is compromised (Boissevain, 1974; Briggs, 1998; Ferlander, 2007; Molyneux, 2002; Putnam, 2000). If social capital is heterogeneous, logically, so should be its influence on upward mobility. Further, populations, even its vulnerable, are not homogeneous. Demographic and socio-economic diversity of populations make them unequal with respect accessing resources including social capital (Erickson,1996; Lin 2001). This paper expects to highlight that, when promoting social capital as a means for upward mobility, it is crucial to pay attention to its heterogeneity – what type of social capital people have access to, and their different returns. Narayan and Pritchett (1997) notes that networks become 'capital' only when it results in facilitating better outcomes. Better outcomes or upward mobility is especially needed for those in the lower socio-economic strata. This is because when one starts off disadvantaged, the constraints for upward mobility are higher (Che Mat et al., 2016).

Using a framework introduced by Briggs (1998) which differentiates between networks that help people to 'get by' (social support) and 'get on' (social leverage) in life respectively, the objectives of this paper are to: a) asses if types of social capital women have access to, is similar; b) examine whether access to different types of social capital is connected to demographic and socio-economic characteristics; and c) analyse the implications of different types of social capital on socio-economic mobility. The paper contributes to the literature on social capital as well as social mobility by

drawing attention to the connection between diversity of social capital and social mobility.

Diversity of social capital: A theoretical perspective

Theoretical base on social capital can be traced back to the work of Durkheim, Weber and Tonnies. The dialogue was however developed by Bourdieu (1986), Coleman (1988) and Putnam (2000). There is no universal definition for social capital (Ferlander, 2007; Fernández-Kelly, 1995; Portes, 1998), but there is consensus that it is heterogeneous and helps improve a person's socio-economic position (Aguilera, 2002; Boissevain, 1974; Briggs, 1998; Coleman, 1988; Lin, 1999, 2000; Molyneux, 2002; Portes 1998; Putnam, 2000). Scholars have differentiated social capital as 'strong and weak', 'horizontal and vertical', 'bonding and bridging', 'support and leverage' etc.² These binaries have similarities and dissimilarities; therefore the differentiation one selects depends on the context applied. This study selects the binary 'social support and social leverage' introduced by Briggs (1998).

According to Briggs (1998) support networks help people to cope with everyday demands of life such as meeting basic needs³. These are provided by people emotionally close in an informal way, such as kin, neighbours and intimate friends who are usually from similar social statuses. As such, these are generally homogeneous and inward-looking (Boissevain, 1974; Ferlander, 2007; Granovetter, 1973). Briggs (1998) notes that support networks are important to everyone, but crucial for the vulnerable such as the poor. Support networks have limitations – since they are similar to the person with respect to socio-economic status and usually residential locality, they will very likely have similar information, ideas and access to similar opportunities; for example networks from lower socio-economic strata will not be able to facilitate higher level job opportunities, or what to expect in a such a job interview (Fernández-Kelly, 1995). They can also become a form of social control that undermines socio-economic mobility and freedom of individuals (Portes, 1998). Further, they have a tendency to stick with existing linkages, and lack flexibility (Lin, 2000).

Leverage is provided by persons different to oneself and are formal and not intimate. They connect people from different social strata and hence has a 'bridging' nature (Field, 2003, as cited in Dahal & Adhikari, 2008). Individuals having networks that are socio-economically more advantageously positioned, will have better opportunities in the form of

² See Briggs, 1998; Gittel & Vidal, 1998; Islam et al., 2006; Lin 2000; Putnam, 2000; Woolcock, 1998; Van Oorschot et al., 2006 for various forms of differentiating social capital and their interpretations.

³ It is incorrect to note that support networks will only and always meet subsistence needs (Aguilera, 2002; Boxman et al., 1991; Mitra, 2008).

acquiring diverse information, provide alternative ways of thinking, providing social influence, allowing individuals more options to select from and offering encouragement (Burt, 2004; Granovetter, 1973; Lancee, 2010; Lin, 2001; Montgomery, 1992). They can therefore be agents of 'empowerment and change' (Bebbington, 1999, pp. 2022-2023; Kabeer, 2003; Sen, 1997). Briggs' (1998) suggests that diverse forms of social capital in terms of quantity and quality is more influential in socio-economic advancement than homogeneous networks.

Methodology

This paper is drawn from a larger study that analysed different aspects, including the social capital of women heading households in Sri Lanka⁴. The study was conducted between December 2009 to June 2010, in selected Grama Niladari (GN) Divisions⁵ in the districts of Kandy, Matara and Colombo and covered urban, rural and estate sectors. The selection of GN divisions and districts was based on high prevalence of female headed households according to Department of Census and Statistics, Sri Lanka data (Dept. of Census & Statistics, 2001) Female heads of households were identified using the definition adopted by the Department of Census and Statistics Sri Lanka, which identifies heads of households based on usual residence; hence a currently married woman was identified as head of household if the husband was a migrant, though culturally the husband is assigned the role of headship. From a total of 1154 women thus identified in the selected areas, 534 were purposively selected based on the criteria that they were heading a household for at least an year. Both quantitative and qualitative data were collected using a sample survey (all 534) and in-depth interviews (done by author with 32 women selected from the 534, to represent all residential sectors, ethnic groups and marital statuses) respectively. The respondents were given the choice of answering the questionnaire and conducting in-depth interviews in Sinhala or Tamil language based on their mother tongue⁶. Quantitative data were analysed using SPSS and thematic analysis was adopted for qualitative data. The study defines social capital as 'membership within social networks and its resultant benefits'. The framework used to analyse heterogeneity of social capital is the difference between 'social support' and 'social leverage' (Briggs, 1998). To categorize the respondents' social capital according to the above, they were asked to differentiate between persons whom they closely associated in an informal and emotional way on a regular basis - i.e. having contact at least once a month, in person or through other means (social support), and/or persons whom they could approach on a personal basis

⁴ Hereafter "study by author"

⁵ Smallest administrative division in Sri Lanka

⁶ All respondents preferred answering in Sinhala language

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when needed, irrespective of prior frequency in contact (**social leverage**). The specification for identifying leverage networks were adopted because, though networks are often connected to frequency of contact, literature notes that individuals usually do not keep regular and intimate contacts with persons different to oneself. Several network groups were identified – kin⁷, neighbours⁸, workmates, friends, associates⁹ community leaders, employers, officials, patrons etc. They were subsequently grouped in to support and leverage networks based on Briggs' (1998) categorization, other literature and field experience. Kin and neighbours¹⁰ were grouped as social support and all others as social leverage.

Findings

Demographic and socio-economic diversity of the respondents

The respondents were all heads of households. According to Chant (1997) the main reason for categorizing women heads of households as a homogeneous group is this commonality. Such a homogeneously characterized group was specifically selected for this study to see if they are also homogeneous in all other ways. An analysis beyond the noted commonality indicated demographic and socio-economic diversity in characteristics. Forty-two percent resided in the urban sector, 20 percent in estates¹¹, and 38 percent in rural areas. Thirty per cent, were in the 50-59 age group. Equal proportions (24%) were in 40-49 and $60+^{12}$ age groups. Relatively low proportions (17%) were below 40 years, with only 5% in the 20-29 group. Forty-eight per cent were widowed and 14 percent were divorced or separated; the rest was currently married (Tables not shown).

Studies discussing differences in social capital highlight that social networks differ by class (Horvat et al., 2003), while Briggs (1998), whose categorization the analytical framework of this study, differentiates people by social strata. According to Hettige (1995) and Silva (1997) 'class' in Sri Lanka is largely determined by education, occupation and income. Other studies have used education, social class and employment as yardsticks to analyse differences in social capital (Verhaeghe et al., 2013). Complimenting this, Che Mat et al.

⁷ In this study, kin refer only to parents and siblings of the female heads or their spouses.

⁸ This group includes friends and workmates from the same village (i.e. GN division) who were not neighbours

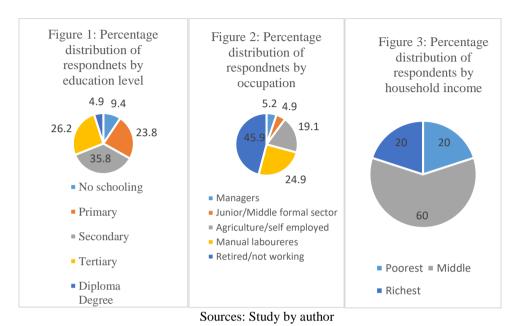
⁹ 'Associates' were similar in socio-economic standing to respondent, but neither intimate friends nor workmates. For example, some female household heads identified university classmates who were neither close friends nor workmates but could be contacted on a personal basis if the need arose.

¹⁰ The group neighbours includes friends, works mates and neighbours from own village (GN division). This is because there were many overlaps and it was difficult most of the time to differentiate between for example a friend from the village and a neighbor.

¹¹ Sri Lanka has three residential sectors. Urban, rural and estate. The estate sector covers plantation areas (tea or rubber) which are more than 20 acres in extent and having not less than 10 residential laborers (Department of Census & Statistics, 2011).

¹² Note that this sample consists of only women aged 65 or below.

(2016) defines social mobility as the ability of individuals or groups to move upward or downward in status based on wealth, occupation, education or other. This is moving vertically across social strata or classes. Figures 1, 2 and 3 indicates the education, occupation and household income distribution of the respondents.



Notes: Figure 2 – *Managers* comprises of professionals, senior managers and business employers¹³

Self-employed also includes those who earn an income purely by renting or leasing property or land

Figure 3 – Excludes women who did not report their income. Income also includes regular income in kind, which was given a monetary value by the respondents

Figures 1-3 clearly shows socio-economic heterogeneities; but some facts need to be clarified. Only 54 percent of the women are currently employed; a striking fact is that a relatively high proportion (46%) are currently 'unemployed', and 61 per cent of them have never been employed¹⁴. To analyse income, the sample was divided into income quintiles¹⁵. The poorest had a monthly income of Rs.7,000 or less (mean Rs. 5,053), while the richest

¹³ Business employers refers to those owing an enterprise and employing more than 10 employees.

¹⁴ Table not shown for never being employed.

¹⁵ According to the Department of Census and Statistics, Sri Lanka (2011) the highest quintile holds the richest 20 per cent and the lowest quintile the poorest 20 per cent of a population. The remaining 60 per cent falls into the middle.

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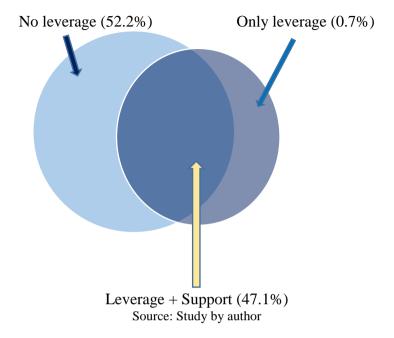
had more than Rs.30,000 (mean Rs. 61, 781). The middle-income group had a mean income of Rs. 15, 620. Accordingly, the sample is divided into three income groups – low income (poorest 20%), high income (richest 20%) and middle income (the remaining). In summery what the above statistics indicate is that the respondents are not homogeneous.

Diversity in respondent networks

The main aspect of social capital focused in this paper is its connection to socio-economic mobility. According to Briggs' framework (1998) there are two main types of social capital – i.e. **social support** that assists in meeting every day needs and **social leverage** that helps people to get on in life - or in other words achieve socio-economic upward mobility. Among the respondents, almost all (99.3%) had access to a support network. However, only 48.4 percent had access to a leverage network, indicating a difference in access to the type of social capital needed for socio-economic mobility. Based on the above, three groups of respondents could be identified as given in Figure 4:

- a) Those having leverage networks (together with support) according to Briggs' analysis, the most privileged as they have networks to meet both types of needs
- b) Those not having leverage (or only having support networks) in the context of this paper, a group not having the required networks for upward mobility
- c) Those having only leverage networks (no support networks)

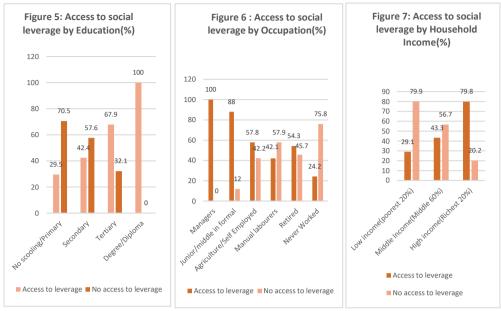
Figure 4: Respondents according to type of social capital



As Figure 4 shows, 52 percent did not have leverage networks, while 0.7 percent had only leverage networks. Forty-seven percent had both. Almost all who had a leverage network also had a support network. Only 0.7 percent did not have this combination; they did not have support networks for reasons such as recent migration, desiring anonymity, disliking kin, not having known close relatives etc. Though individuals in this group reported of at least one contact identified in the study as a leverage network, they only received day to day needs (social support) from them. Due to this anomality, and also because the proportion is very small, this group will be omitted from the analysis hereafter.

Access to social capital by characteristics of the respondents

The analysis so far shows that respondents have different demographic and socio-economic characteristics. Further, while some have access to leverage networks required for socio-economic mobility, the others do not. One objective of this paper is to see if access to different types of social capital has a connection to the characteristics of the respondents. Figures 5 -7 depicts access and non-access to leverage networks at the time of the survey by socio-economic characteristics prominent when determining socio-economic mobility. This is because Briggs' framework highlights the necessity of leverage ties for upward mobility.



Sources: Study by author

Notes: Figure 6 – *Managers* comprises of professionals, senior managers and business employers¹⁶

Self-employed also includes those who earn an income purely by renting or leasing property or land

Figure 7 – Excludes 28 women who did not report their income. Income also includes regular income in kind, which was given a monetary value by the respondents.

Figures 5-7 are self-explanatory and allows a comparison between selected socio-economic characteristics of the respondents taken independently, and their networks. In this respect, certain groupings clearly considered as situated at a disadvantaged position in a given category (i.e. no schooling /primary educated) compared to those considered as in advantageous positions in the same category (degree holders), a visible disparity in access to leverage networks is seen - majority in the disadvantaged position not having access to, and majority in the advantageous position having access to, leverage networks (Figures 5-7).

It is however noted that those in a disadvantaged level in one category does not necessarily belong to a disadvantaged level in another, or vice versa. As an example, Table 1 shows the distribution of women with no education or primary education according to household income, and 64 percent of them belong to the middle income group, and 5 percent to the richest; Table 2 shows a clearer picture of the conflict among categories through individual data.

¹⁶ Business employers refers to those owing an enterprise and employing more than 10 employees.

Table 1: Percentage of respondents with lower educational levels (no schooling or primary) by household income

Income category	Percentage
Low income (poorest)	27.8
Middle income	63.6
High income (richest)	5.1
Income not stated	3.4
Total	100 (n= 176)

Sources: Study by author

Table 2: Categorizing respondents by selected socio-economic groupings

Respondent number	Education	Occupation	Household
in survey	level		income group
21	Secondary	Self employed	High
30	Secondary	Resigned as children	High
		provide sufficient income	
98	Primary	Retired estate labourer	High
122	Secondary	Never worked	High
317	Degree	Clerical	High
396	Secondary	Agriculture	High

Sources: Study by author

The fact that no individual can be placed in a water-tight compartment labelled disadvantaged or advantaged is obvious from Tables 1 and 2. This is the reason why a certain proportion of respondents in a particular disadvantaged group has access to leverage networks while some in an advantaged group does not (Figures 5-7).

Access and non-access to leverage networks and socio-economic mobility: Inferences based on in-depth interviews

The underlying argument in this article is that social capital and populations are heterogeneous and therefore everyone will not have access to networks that help upward mobility. Almost all respondents had access to support, but only 47 percent to leverage. More importantly, respondents who were relatively disadvantaged in either education, income and occupation, thus more in need of upward mobility, were more likely to have lesser access to leverage networks. Others have noted that inequalities in social capital springs due differences in socio-economic statuses (Goldthorpe, 1987; Mouw, 2002). This section focuses on women from disadvantaged social or economic backgrounds, beginnings or situations, to see the impact of access to leverage networks on upward mobility 17 using the in-depth interviews 18. What is meant by upward mobility is subjective and context specific. In-depth interviews

¹⁷ Role of social support on day to day tasks for the respondent is recognized but not discussed in the paper.

¹⁸ It is noted below why only in-depth interviews were selected and not the survey data.

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identified several indicators of socio-economic mobility as perceived by the respondents (Table 3).

Table 3: Indicators of socio-economic mobility as identified by the in-depth interviewees

Physical assets	Human assets	Financial	Conditions
		assets	
House/property	Skills (sewing. etc)	Regular	Financial & social
Land ownership	Educational	income	independence
Structural	qualification	Higher wages	and security
improvements to	Other	Savings	Decision making
house	vocational/technical		power
Jewellery	Qualification		Lack of being
Household equipment	Appropriate behaviour		controlled over
Vehicles	/conduct		Ability to help
			others
			Formal /regular
			employment

Sources: Study by author

The indicators included tangible as well as non-tangible aspects. Further, their magnitude and quality differed. It is noted a) these indicators are not comparable – some measured mobility by owning a pair of small earrings; for some it was a vehicle or a building; b) some indicators have interconnections or come in combination, while others are independent— i.e. qualifications would lead to a regular income which would lead to financial independence; not being controlled over is an independent positive attribute, irrespective of social status. Due to this complexity it is not possible to discuss upward mobility focusing on one indicator or at a generalized level based on sample survey results. Hence the analysis will touch on stories of different women and the role played by leverage ties. Thirty-two women were selected for in-depth interviews. Among them, 8 women were born to affluent families situated in the higher socio-economic strata. Seventeen women did not show much socio-economic mobility from childhood to present. Seven women showed visible social and economic mobility as per all or some of the characteristics shown in Table 3. The stories of these women are shown below.

Manel vs Neesha¹⁹

Manel is a secondary (grade 6) level educated woman coming from a poor rural family, widowed with children, living in a hut on encroached land. Her only physical asset is an old sewing machine belonging to her mother; but has no skill to sew (or any other educational qualification/training). She earns by selling short-eats. Manel's income barely meets family needs. She manages only because her food needs can be met from the rural environment. Manel is now 55, but her life has not changed. Extracts from her interview follows.

¹⁹ All names are pseudonyms.

I sell short eats to the neighbourhood people, for many years now... People here do not buy food ... they cook at home, even for an almsgiving. They feel sad for me and buy my stuff as a help ... I have a sewing-machine. But I can't sew. Machine is rusted now ... Our parents did not know that one could go and learn sewing... If I could sew I could earn a little extra... for us learning was only doing school work... if you failed you were done for... anyway my parents were poor and the environment I lived was not encouraging to study²⁰...

It is possible to analyze the role of Manel's networks with the extracts. Manel survives as the village has "kos- polos and pol" (jack fruit and coconut); there are wells and water is free; villagers allow her to pick a coconut or two when needed. Manel survives but has not shown progress. She has low education and her childhood networks (very likely poor parents, relatives, neighbours) have not been conductive for proper school education. Manel was an early drop-out. For those unsuccessful at school there are other ways of skill development. But Manel's parents (or anyone close) had not known about these and would not have had the finances too. For Manel to progress, she needs to expand her business. But for years her business has been concentrated in a neighbourhood that does not need short-eats but buys whatever she prepares as a help. Therefore, the quantity Manel makes remains the same as she caters only to a pre-designed clientele, she need not think of variety or quality as the villagers as she knows there is a market. Yet, helping in the above sense will not lead to improving business or increase earnings. When asked why she does not expand her business to the nearby town she says, "girls are not taught to go out of the village let alone work". Manel's networks were restricted and as an adult she has no confidence to leave the village or set up business in the town, or in other words move out of conventional ventures. Manel has not tried in any way to improve her skills and accepts her situation. Her environment which buys whatever she sells as a help is not conductive for skill development, and complements her passivity.

Similar to Manel, Neesha also has a secondary level education (grade 8) and comes from a poor family, which she notes as "not encouraging to study". Neesha started her life as a domestic aid at age 14. Presently she owns a large-scale business of "sewing and cake making". The difference is Neesha developing skills and business tactics over the years. Her story is therefore different to Manel's.

I did not know much when I went to the Middle East, but madam taught me sewing and cake making ...she made me buy sewing

²⁰ Bold and italic indicates quotations from in-depth interviews.

machines and cake making equipment with my salary rather than unnecessary stuff like TVs and jewelry to bring back home". After returning madam advised me to attend sewing and cake making classes...madam said if I go to class and get certificates people will want to come to me as I am qualified. She told to start business in a town area and build contacts with people...my customer helped me with the paper-work for this building (three-story building she now owns). Because I sew their wedding clothes, many select my hall for the reception also...My children are studying at XXX (a reputed school)...Many teachers are my customers...I can ask them for tutoring any time

Neesha comes from the same low-income background as Manel. Even at the time of the survey she described her relations as "works in the morning...drinks in the night...doesn't save...does not want to learn...wastes money on unnecessary stuff ...". Her leverage was her employer who developed a secondary educated young girl to a businesswoman by providing skills and advice. Today she earns around Rs.200,000 a month. She owns a three-story building and a wedding reception hall, a vehicle, jewellery and many household items of value. Her achievements commenced because her employer trained her to sew and make cakes (thus developing her human assets). She was thereafter advised on formal skill development, value of paper qualifications, setting up business in an area with demand and building contacts. Her other leverage was her clientele. They are from a different social stratum to that of Neesha's, help her to move up not only economically but also socially. For example finding good schools to educate her children, attending to legal matters of her business etc.

At 55, Manel has no self-confidence and is totally dependent on the goodwill of her support networks. There is no indication that she will progress in future. She will remain within her homogeneous network. In contrast Neesha, who was a shy young girl when she started life is now financially and socially independent. She takes decisions about her life, business, and children without hesitation and has the finances and connections to do so.

Padma vs Amara

Padma is a 38-year-old woman with no schooling from the estate sector, married to a manual labourer. As the couple's income was not sufficient, Padma migrated to the Middle East as a domestic labourer, but had to return to look after the children.

I left my children with my mother and sister and sent money to them...they took care of the children and fed them but constantly asked for money and wasted as they knew I had money... My husband

threatened them and takes money to drink. He stopped work also. Estate folk does not like someone doing well. They don't learn by looking at someone who has developed...So they 'poisoned' my husband saying I have affairs abroad. Children had only gone to school only when they felt like. I decided to stay back as my elder son got used to drugs. As I send him money village youth made him addicted and used his money for them also to get drugs. He has stopped schooling and I did not want the younger also to go astray...mother and sister say they can't control young boys. They or my husband don't realize the value of education. I went abroad to educate my children. Our parents were tea-pluckers... we are tea-pluckers...children should do better.

In Padma's estate environment every generations automatically becomes tea-pluckers. It will be repeated for her children. The networks around makes no attempt to progress and does not allows others to do so. Hence individuals like Padma who attempted a change, is also dragged back. If Padma's mother, sister and husband took care of her children and used her remittances in a productive manner, Padma could have earned, saved and educated the kids and attempt to move out of the current situation.

Amara was also a domestic worker in the Middle East initially, but later with her employers support she went to formal employment as a hospital attendant. She says "after that I earned well". Now she is back home with sufficient savings. She is divorced before migrating, and had to give her children's custody to the husband as she had no job and no place to live at the time of divorce. Amara was however friendly with her children's schoolteacher who connected Amara to a lawyer friend. This lawyer managed to get the children's custody to Amara after some years and as Amara says "If I did not have a personal connection it was a difficult case. The lawyer took interest because the teacher told him my situation". The teacher also arranged a boarding house for Amara's children with another schoolteacher couple. She notes:

They (the boarding mistress and her spouse) guided the kids... kept a strict eye on their education. Sent them to extra classes when needed. Children learnt to behave well and speak well. They were taught English also. My teacher friend managed the money I sent. I peacefully earned and saved because of that. I used to send her gifts as gratitude... After school finished elder son was trained as a technician and younger son is now awaiting university entrance. If the kids were with my husband they would have failed in life. He

(husband) has children from his second marriage and they are suffering. I feel sorry for them and help them.

Amara had different networks connected to each other who helped her in different ways — i.e. giving her children a safe and good upbringing, educating them, managing Amara's finances, gaining custody of the children. Unlike Padma, Amara's remittances were managed productively. This allowed her to save money to buy a house, a basic need she did not have at the time of divorce. She says the reward from her networks is "educating my children so that they can have decent employment". Amara says that she could not have done this properly from overseas. Further, since the boarding mistress was an educationist, she was better able to cater for the educational needs of the children compared to Amara who was secondary educated. that from Amara sees this as a future investment for herself. This is because her technician son now sends remittances to Amara. Padma had to return as her networks did not manage her children or her remittances. Amara's situation was the opposite. Networks allowed her to build physical and financial assets and develop her children's human assets.

Anoma vs Hema

Individuals need safe environments, self-respect and participation in decision making, to lead a fulfilled life (Kabeer, 1989; Willis, 2005). These are not tangible achievements While economic mobility and acquiring physical resources will be more important for the poor, the above noted intangible conditions can be important for the poor as well as the non-poor.

Anoma is 42 years old and a divorcee from the urban sector. She comes from a wealthy family with parents who were professionals. Anoma is a graduate and currently employed. She was married for 25 years to a violent spouse who did not allow her to work. Her story is given below.

Mine was a love affair...I realized how violent my husband could be only after I started living with him. He came from a rural family and he married me as a steppingstone to high society. I used to live in dread not knowing when he will become violent...I had the money ... the house was mine, but he forced everything from me... I had no say... He made me feel I was a nobody. My parents knew what was going on but made me stay with the man. They did not want the family name tarnished. My aunties used to say I should be strong and make the best of the marriage. Some of my friends asked whether I had any faults ...this was because he was so good to the world. I thought that I will be isolated if I divorced...But he divorced me as he wanted to marry someone else. Now I feel so happy ... I have a small job ... I was a graduate...why did I let my property go to

him...My parents thought that he will stay with me if he got the property

From her interview it is obvious that Anoma is from a family positioned in the upper parts of the socio-economic hierarchy. The family, knowing she was suffering, was not ready to take her side as they were more concerned about the family reputation. Some friends were conventional in attitude, as they thought that it was Anoma who was at fault for the man to become violent. Consequently, Anoma did not feel safe and happy for around 20 years. If her parents and relatives were supportive, she would not have to scarifies 20 years of her life and her wealth.

Hema is a secondary educated woman from the rural sector. She is separated from her husband and has one son. Hema is now 62 years and financially independent, though not rich. She faced a similar situation to Anoma but negotiated it for her benefit.

I got to know husband had 'other women' after I married. He wanted to keep me as a respected wife. He beat me to scare me, thinking I will leave. He was a thug in the village...My parents were worried that I might come back home...they did not know what to do with a woman separated from husband...I was pregnant... But I did not want to live with him. The priest in the temple and the village official helped me a lot. They knew who my man was...they said I should not live with a man like that ...that it is alright to leave. They advised my parents... said no one will do anything to me. After I left, he threatened me and my parents...said he will burn the house if I don't come...But the priest intervened and told him to leave me alone...He could not go against the priest.

Hema and Anoma were from different socio-economic setting, but faced a similar situation. Hema was more vulnerable than Anoma as she had no skill or education. Further, being separated from a husband is not acceptable in the rural set-up. But, as she had a back-up mechanism that made the environment easier for her to take decisions, she was able to take a progressive decision. Hema's leverage network only facilitated the initial step in her journey. After she left her husband she has gradually become independent, found employment, learnt to manage her property and build an independent and secure life for herself.

Conclusion

In development planning discourse, upward-socioeconomic mobility was most often administered by directing funds or tangible items to the needy. However, the role of social capital is now emerging as an alternative or

complementary tool for development initiatives. However, social capital is not homogeneous. This paper supports the heterogeneity view regarding social capital, by comparing support and leverage networks and their implications to socioeconomic mobility. It was seen that upward mobility is facilitated for those having access to leverage networks. Yet, those socially and economically disadvantaged, and thus needing leverage, had lesser access to leverage networks. The study showed that support networks are at times constraining for mobility due to conventional attitudes, lack of flexibility, jealousy, providing only short-term solutions, lack of managerial skills, among others. In contrast, leverage networks brought in new ideas and exposure, longer term solutions, built confidence, developed skills. Since social relationships have a prominent role in the cultural context of the country, it is necessary to recognize the diversity in social capital and incorporate it into development planning. How this can be done is the next question. The Sri Lankan development programs are still dominated by transfer of financial and material capital, where the human involvement comes in the form of a topdown donor-beneficiary relationship, which facilitates a dependent culture. However, the donor, be it state officials or otherwise, possesses the characteristics of leverage networks. Since most disadvantaged women do not have access to leverage networks of their own, the best method of providing this access in the short-run would be using the donor-beneficiary relationship, but through cultivating independence rather than dependence.

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