Chapter 9

The Character of Institutions

Summary

What does character mean in terms of institutions? What qualities define the essence of an institution? What meaning do these qualities have in different contexts for different people? Since values are embedded in cultural contexts, what people value the most varies. The qualities many poor people value in institutional character are trust, participation, unity, ability to resolve conflicts, caring, compassion, respect, listening, honesty, fairness, understanding, hardworking behavior, timeliness, responsive support, access, and contact with the institution.

By these criteria, most state institutions score poorly. NGOs and religious organizations are more trusted than state institutions, but they do not rate well in accountability or in engaging poor people in decisionmaking. Religious organizations receive high praise for being caring and supportive, but they are faulted for sowing seeds of disunity in communities. Shops and moneylenders are trusted, but not loved. Most institutions, except poor people's own informal networks of family and kin, are not rated positively for participation in decisionmaking or accountability.

Since institutional character determines whether poor people will become engaged with an institution, design and redesign of institutions for effective partnerships with poor people must reflect the values and behaviors most cherished by poor people.
Introduction

The village office turns a deaf ear to our opinions.
—A woman, Harapan Jaya, Indonesia

We consider trustworthiness the most important criterion because even though an institution has all the criteria, if it is not trustworthy, it cannot perform as we expect it to.
—A discussion group participant, Nampaya, Malawi

An institution should not discriminate against people because they are not well dressed or because they are black. If you wear a suit you are treated as sir; if you are wearing sandals they send you away.
—A woman, Vila Junqueira, Brazil

When we were rich, they came very often. Now they forget about us. They have left us.
—A resident of Orgakin, Russia

Poor women and men interact daily with a range of formal and informal institutions. This chapter explores the qualities of relationship, behavior and effectiveness that poor people consider important in the character of institutions with which they interact in their daily lives and during crises.

Poor men and women articulate a range of criteria they consider important. The debates in small group discussions about institutions were often passionate and long and they reflect the complexity of the issues involved. Poor people do not distinguish between the terms organization and institution; therefore, this book uses them interchangeably.¹

While the most important criteria people use to evaluate the character of institutions vary, they can be divided into three broad categories: quality of relationships, valued behaviors and effectiveness. By far, poor people put greater emphasis on a wide range of relationship criteria than on any other aspect. These include trust, participation, accountability, unity and the ability to resolve conflicts. Behavioral criteria include extent of respect, honesty, fairness, listening, loving, caring and hardworking behavior. Effectiveness includes timely support and access and contact with the institution. The essential character of institutions affect their functioning, effectiveness and use.

This chapter is organized in four sections: quality of relationships, valued behaviors, institutional effectiveness and a final note on “in search of character.”
Quality of Relationships

The criteria that poor people speak extensively about are trust, participation, accountability, unity and conflict-resolution ability. Poor people consider these characteristics important to achieve responsiveness, honesty and fairness, as well as other good behaviors.

Trust

Trust is believing in someone or something.

—A discussion group participant, Teshe, Ghana

Trust is variously viewed as confidence, reliability, dependability or promise keeping. Trustworthiness in addition is associated with someone who keeps secrets.

Participants in Indonesia define trust as the “feeling of assuredness that our problem will be solved when we approach the institution.” Along with effectiveness, two women's groups in Ampenan Utara, Indonesia identify “highly trusted/trustable” as a leading criterion and indicate that they cannot even listen to what an institution has to say unless trust is first established. They also say institutions are trustworthy if they exhibit behaviors such as honesty, promise keeping and transparency.

Issues of trust are key elements for the high ratings given to Yayasan Danda Sosial Ibu Hindu, a group that provides microcredit and training in Indonesia. Fisherwomen report that the Ibu Hindu trusts them not to default and thus they make an extra effort to repay the loan. For the Lombok fisherwomen, reciprocity is the most important element of trust: “We trust Yayasan Ibu Hindu because it trusts us.”

Women in Mtamba, Malawi call dependability an important criterion: “One needs to be sure about each and every institution; we have to know if it’s worth it for us to depend on it or not.” They rank the village headman the highest (with a score of 50 out of 50) because “everybody depends on the headman. We know that whenever we have a problem he is going to assist us in one way or the other so we all rely on him.” However, based on the same criterion, they score the government, religious groups, and neighbors much lower. The women say, “We have given them 20 points each because sometimes they let us down so we don’t really feel safe to depend on them.” Others fare even less well. The agricultural field assistant got a score of 10 because “we don’t trust the agricultural field assistant fully. As we have said earlier, he only visits the gardens of those people he knows so our trust in him is not that much.” The farmers’ club scored zero on trust because “members in the farmers’ club are not united; hence, it is difficult to trust them. Others fail to repay loans; as a result they run away leaving the ones remaining behind to pay.”
In Novo Horizonte, Brazil based on group discussions researchers note that "the groups put trust in some of the institutions, especially in those that are closer to the community, such as the president of the community...and they trust less in institutions like the police." Similarly in Baan Ta Pak Chee, Thailand a researcher writes that villagers "trust the institutions with which they have a direct relationship." In deciding whom to trust, people "will consider whether the help from that institution is sincere and they do not want anything in return."

Participants in Olmalyq, Uzbekistan choose trust as their most important criterion and, in ranking institutions, give the maximum score of 100 points to both relatives and friends. Then come neighbors, although at a somewhat lower level. Confidence in employers and in official institutions is much lower. The researchers note that the "police, local authorities, office of public prosecutor, court...did not enjoy any trust."

Similarly, in India a group of Muslim men and youth in Andhra Pradesh rate the relative importance of different criteria: "Trust of the institution emerged as the most important criterion followed by benefits to women, help provided in times of crisis, effectiveness, impact, and finally control of the people over the institution."

**Participation**

*Only God listens to us.*

—A participant in a discussion group, Zawyets Sultan, Egypt

*Participation is "the ability to have a say in what happens."*

—Discussion group participant, Thompson Pen, Jamaica

*...when people have access to participate and express their opinion in any decisionmaking process without any fear.*

—A discussion group participant, Dewanganj, Bangladesh

*Nobody asks the people anything.*

—Sekovici, Bosnia and Herzegovina

People define participation as engaging in decisionmaking, getting together to participate in discussions and meetings, expressing opinions and being heard, and having control or influence over the decisions made. For every activity, "to be discussed/negotiated with the community" is the most important criterion among several discussion groups in Kawanggo, Indonesia.

Poor people in Mtamba, Malawi say participation means involving people in decisionmaking. Women's groups say, "Whenever one wants to join a certain institution, he/she should first of all have the right of making decisions in the institution." Similarly, in Nampeya, Malawi "the group said that..."
people's participation in decisionmaking was more important than providing advice... They cannot benefit from being advised if they do not take part in decisionmaking." The same group rates trust as more important than participation. They argue that "only those who are trustworthy are able to provide help, and it is this trustworthiness that allows people to participate in decisionmaking... it takes one's trust in order to be free to participate in the institution."

Institutions rating high in participation in Mtamba are the chief, the village funeral party, church and the school (scores of 50); the police score the lowest of all institutions (with a score of 10). In explaining their decisions poor people say,

- "We feel we have power and influence over church and the village funeral party. These institutions are formed by local community members."
- "We do not have influence over police because we don't normally sit together to discuss certain issues."
- "We don't have influence over the police because we fear the police."
- "We don't have influence over the hospital because they don't take our advice."

In the same village the women base their rankings on a bundle of criteria, including "trust," "provides help when needed," "effectiveness," and "people play a role in decisionmaking." They rank the Catholic Church as the most effective institution, followed by the Ministry of Health. Although the church is number one on their list overall, the women give the church a score of zero on participation.

Participants from Kek Yangak in the Kyrgyz Republic rate most government institutions quite low and say they are inefficient and that "their officials do not listen to people, dictate their own conditions, and cannot be...influenced by anybody."

In Thailand poor people describe participation in decisionmaking as problematic, consisting of "discussion, meeting, and news announcement," a process from which they are excluded. Poor women in Kaoseng, Thailand knew nothing about the child-care center under construction: "The group of poor females know that 'there is a construction without any further details' and 'see there is construction' but do not know much else... the group of poor fishermen expressed that 'we are very tiny, they [the savings groups] wouldn't consult us. They consult with the powerful individuals and our community has only acknowledged their decision.' The group of poor women found that 'NGOs hold informal meetings' from which they were excluded."

Residents of the province of Ha Tinh, Vietnam say, "Local people should be entitled to discuss important issues such as the amount of loans they get,
the building of infrastructure, and the division and use of land. Members of a discussion group in Tra Vinh, also in Vietnam, say, "They don't invite me to meetings, but they invite me to public works," and "they talk a lot, so I cannot remember what they said in the meeting."

With some exceptions, poor people's own informal organizations score high on participation in decisionmaking while government institutions—

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A positive rating (+) implies that the majority of responses were positive, and a negative rating (−) means that the majority of responses were negative. Blanks imply either that the criterion was not applicable or that there were insufficient data.
particularly health centers, hospitals, police and government ministries—rank low. Municipalities, local government, schools and courts occasionally receive high rankings; politicians, with a few exceptions in Ghana, receive low rankings. Private enterprises also score low in participation (see table 9.1).

In civil society groups, NGOs often receive low rankings on participation, but people’s own organizations, such as burial societies, informal credit groups and kinship networks, receive high rankings. Religious groups are usually rated low, although local leaders (primarily informal) and other traditional councils often score well on participation.

Not all groups value participation equally, however. In Varna, Bulgaria the Romaas dismiss the issue of people’s involvement in decisionmaking as irrelevant. What matters to them is respect. A discussion group of older women in Indonesia considers participation “not important” and instead places “fairness/justice and equitability” at the top of their list.

Participation has costs in time; it can mean income will be forgone. Participants in Baan Ta Pak Chee, Thailand feel that if the institution has engaged in surveys and “thorough consideration” of the help they are providing, then they would have few concerns over the extent of participation.

Similarly, in Baan Kang Sado, another Thai community, poor people are satisfied with the systematic consultation an NGO conducted to ensure that the program responded to poor people’s needs:

The NGO ranked in the second place because the NGO has helped the villagers for a long time and has the projects that suit the villagers’ needs, for example, the establishment of the buffalo and rice bank, promotion of the revolving capital in the village. In addition, the implementation of the NGO is systematic. Study on the needs of the villagers has been conducted, training of the village headman is arranged, projects have been arranged for evaluation. These make the villagers feel that the NGO helps them seriously. Another reason that make the villagers favor the NGO is that the NGO helps them without complicated financial conditions, unlike other organizations.

Accountability

We would wish to have more control over the government and NGOs.

—A man, Adaboyia, Ghana

They [the City Council members] are corrupt and visibly favor the rich because they offer a little something. All the good land is allocated to them.... This creates a gulf of disunity within the community.

—A discussion group participant, urban Malawi
[They] want to have influence over the activities of chairman, members, thana and the NGO... Members of the union parishad [local councils] work in isolation from the poor people. They are not responsible to anyone for nonfulfilment of their commitment. ...Thana officials are not responsible for their dishonest acts.

—Discussion group summary by research team, rural Bangladesh

Poor people desire to have influence and control over institutions that affect their lives. The reality, however, is one of exclusion and alienation. What emerges is corruption and domination of public institutions by the powerful and rich, with little apparent accountability to anyone. In Ecuador, with some exceptions, poor people also say they have little control or influence over government services. A poor man in Paján reports,

_Sometimes they attend to your needs, sometimes not. First they see your face, and they decide if they will attend to you.... If they like you...or if you don't go with money to [bribe them], then they don't attend to you.... This has been going on forever.... This is why poor people cannot get help._

Most poor people in Egypt define themselves as being excluded from the decisionmaking process, seeing it as a privilege that they do not enjoy. Jamaican poor people say, "We want to have more influence over government."

In a city in Bulgaria the participants declared that they had no control over the institutions. "We the Bulgarians are serfs. We all know that if you are down...we are afraid of those on the top. The people cannot gather together to put them in their place. There are some young ones who wanted to make a debate with the mayor on the local TV; they announced that everybody could ask him questions and what happened? He asked them not to interrupt him when he was speaking, they cut the telephone lines, he delivered a speech, and he went home."

Very occasionally participants feel they have some control. In Adoboya, Ghana a group of men say they can sometimes influence the chief and the assemblyman (elected member of the local council). The men also express a desire to have greater control over government services and the international NGO World Vision in order to solve the problems of their town better. Poor men say that because "all other institutions ride on the back of the government, if they are involved with the government they would have many institutions coming to their community to help them." Many poor people also characterize NGOs as not being accountable. The sentiment can be summarized as "they may be doing good work, but we know nothing about them."
Unity and Conflict Resolution

Social cohesion means working together the way we normally do at funerals and the community projects.
—A poor man, Musanzya, Zambia

[An institution that is] uniting means one that brings people together in a peaceful manner.
—A discussion group participant, Madana village, Malawi

The theme of unity or unifying and the ability to resolve conflicts emerges particularly strongly as a criterion in Africa. People say that when institutions sow disharmony among people, they do more harm than good even though they may provide important services.

In Mtambha, Malawi people choose unity as the most important criterion. Discussion groups say that “unity is important because without unity all other criteria cannot work. All the criteria depend on the unity of the institution.” This group ranks “faithfulness as 2, dependability as 3, providing help as 4 and people’s participation as 5 because they don’t mind not being involved in decision-making as long as everything is O.K.” In Ethiopia the sacred tree emerges as one of the most important institutions because it brings about unity among people in addition to promoting a sense of well-being and togetherness.

Poor people give a low score for two reasons to a commercial mill in Adaboya, Ghana even though it provides services. Youth say that “preferential treatment was given to community members who were in the Salvation Army Church. This attitude does not promote unity... Apart from that nobody in the community was consulted before deciding to provide them with the mill.”

The ability of local councils, particularly traditional councils, to unify groups, avoid sowing dissension, and actively resolve conflicts emerges as a valued attribute in several places. In the village of Borg Meghezel, Egypt the tribal dispute council is rated as “one of the most important institutions since it resolves disputes between families, and thus is supported by most of the community.” Participants in Daxunweye, Somaliland rate the Council of Elders (Guurti) as the most important institution for the community in every level:

The Elders solve disputes between individuals and groups in the community; ensure proper sharing of water during scarcity; negotiate with people outside the community over blood compensation for murder cases and injuries; organize meetings and congregations for festivals; and ask help for needy in the community. Elders play the role of the local administration and security agencies. The Guurti can spend nights and days to solve...
a case without eating sometimes. They can stay away from their family needs for months to finalize a community need.

In Kok Yangak, Kyrgyz Republic the Aksakal court, or the court of the elderly, scores 100 out of 100 in trust, efficiency and participation in decision-making. It scores 90 out of 100 on timely support.

The Kebele office, the lowest-level government office, emerges as the most important institution in Kebele 11, Ethiopia, particularly among adults. The second most important institution is the church. The Kebele office is rated the highest because "it resolves conflicts... Peace is so highly valued that all institutions that contributed to maintaining peace rated high... The police station is important for them because it protects them from thieves and maintains peace and order in the community. The courts are useful because they resolve civil cases and contribute to justice. Also important are the church and the idir [burial society]." The idir is also valued because it "brings people together to talk about current issues in the community."

In Waikanabo Village, Indonesia women say that "an institution with benefit will surely be one that creates peace and security." In Manihar, Bihar, India women give great importance to security or the "we" feeling.

**Valued Behaviors**

*It is important to go there and be well treated independent of race, religion, money.*

—From a group discussion of poor men and women, Morro da Conceição, Brazil

Over and over again, poor people speak about a range of behavioral criteria important to them. These include the following: respect, not being rude, honesty, fairness, not being corrupt, truthful, not lying, not cheating, listening, and being caring, loving, kind, compassionate, hard-working, helpful and professional. The terms poor people in Novo Horizonte, Brazil use, for example, highlight the importance of behavioral criteria:

...be there; treat with good manners; have patience; listen to people; try to understand the needs of people; give attention; don't always say come back later; say honestly if you can or cannot solve the problem; work with love; do not treat us with ignorance; respect the community's problems; be there on time; give equal treatment, do not discriminate; solve the problem.

In Bulgaria the researchers conclude that the study participants base their rankings "on the extent to which people trust an institution or, more
precisely, on the respect and compassion it shows its "clients": In other words, on the human attitude of the respective officials."

Respect

We feel the institution should not underrate anybody, because if we underrate people, we will not feel comfortable to seek help from them.

—A discussion group participant, Nampeya, Malawi

Poor people, like all people, value their dignity, value courtesy, and prefer being treated with respect. This treatment, however, seems to be in short supply. In Egypt a group of poor people say, "Capital is even involved in being respected; if a rich man sits in the local café you find 30 people gathered around him serving him, but the poor man is neglected." Similarly, in the village of El Gauhber in Egypt, poor men and women report that the rural hospital is the worst service provider: "They have their noses up in the air and they neglect us"; but the local clergyman "is sensitive to our needs" and rates very highly.

In Thompson Pen, Jamaica poor people speak about the importance of being "courteous, being nice, understanding, and helpful." In Little Bay, Jamaica poor people also consider important the extent to which interactions with the institution "help to build pride in the community."

Residents of the former Soviet Union complain about the behavior of officials and humiliation at the hands of government. As noted in one urban community in the Kyrgyz Republic,

Such social institutions as school, clinic, library, post office, and the local branch of Social Fund are assessed as important but inefficient. The informants said that officials and employees of these institutions often abuse their power, humiliate clients, refuse to help clients who are critical of their activities and cannot be influenced by the community. This is particularly true in the case of the social service officials who do not care about people's needs, engage in the unlawful practice of paying pensions and social benefits in-kind by overpriced goods and products, and pocket the cash meant for pensions and benefits.

Honesty and Fairness

To tell the truth. If they cannot solve the problem, they can give us hints, so we can find a solution. Because they lie, you carry on with the lies without knowing it.

—Participant, a group of women, Vila Junqueira, Brazil
Another criterion we have considered important is that of not favoring. An institution is not supposed to favor anyone because it does not give a good example, but if it does not favor, people tend to like it because they know that they will be helped whenever they have problems.

—A discussion group participant, Nampeya, Malawi

He’s lying to people. There’s no roads, no money, no food, yet he’ll build a huge villa. When was the last time any improvements were made here? Which year?

—Participant, a group of middle-aged Roma women, Bulgaria

[The rich] can do everything through the thana by giving money to the officials. They can take loans from the banks easily.

—Participant, discussion group of men and women, Bangladesh

Honesty, lies, deceit and corruption go hand in hand. Poor people discuss the criterion of honesty as part of other attributes or by itself. While corruption and lack of honesty are spoken about most frequently with reference to state institutions, their importance cuts across institutions.

In Mtamba, Malawi women express greatest trust in the village headman of Mtamba not only because of his willingness to always help, but because “he doesn’t favor anybody since we are all one community.” In Kuphara, Malawi one men’s group identifies “not favoring” as a key criterion, explaining that institutions should not discriminate on the basis of who they are and the wellbeing category to which they belong.

**Listening, Caring, Love and Compassion**

After trustworthy, we consider loving because if an institution does not have any love, there is no way it can help us.

—A discussion group participant, Nampeya, Malawi

He is sensitive about our needs.

—Participants, discussion group of women about a clergyman, El Gawab, Egypt

To listen more to the people. Sometimes they do not even let you talk. They say that they already know the problem and that they will solve it.

—Discussion group participants, Vila Junqueira, Brazil

The need to be heard, loved and treated with compassion is one of the reasons leaders of religious organizations receive high ratings even when
they may be unable to help in material terms. In Umuoba Road, Nigeria participants value the local churches for both their spiritual and "welfarist" roles, such as "feeding of and caring for the very poor, provision of funds for personal expenses, conducting befitting funerals for dead members and offering compassion in addition to serving as a medium of communication with God."

In Vila Junqueira, Brazil the first criterion of importance to men is sincerity and the second is listening. For women, the first criterion is to have efficient and polite professionals and the second is to solve problems. Both men and women speak about the importance of being listened to and women in addition specify "being open to criticism." In group discussions, while people agree that solving problems of those who seek help is important, poor people also emphasize that how they are treated is extremely important.

**Hardworking Problem-Solvers**

> If an institution has interest in its work, that means it will also be interested to hear our problems and find ways of solving them.

—A discussion group participant, Nampeya, Malawi

Poor people in Nampeya, Malawi say, "An institution is supposed to be hardworking. We feel the institution is hardworking if it will try its best to help us whenever we need its help. Another criterion we considered is interest in its work." Clearly poor people want people who have the mind-set of problem solvers and not people who use rules to justify doing nothing. In another village, over and over again the agricultural field assistant received low ratings, sometimes 2 points out of 50, because he was described as "lazy and selfish," and as someone "who does not help when people need him."

**Institutional Effectiveness**

>The ability of an institution to offer people what they ask for and acting as expected.

—Discussion group of men and women, Kowerani Masasa, Malawi

Poor people have clear definitions of effectiveness. According to a man in Nampeya, Malawi effective institutions "have goals and meet their goals." In Varna, Bulgaria people define effectiveness as "when things move; when things happen; when you are not like one lost." A woman in Teshie, Ghana says effectiveness is when what has been planned comes to fruition. She explains for example, "if you go the hospital and you tell the doctor what is exactly wrong with you and the doctor will understand you and apply his knowledge of medicine to you, then I'd rate him 20 [out of 20] for effectiveness."
In Thompson Pen, Jamaica poor people define effectiveness as “help given” and providing “what is needed.” For most groups, effectiveness depends on the “accessibility and affordability of the service, the benefits of the service, and being able to negotiate arrangements for the repayment of services.” People cite both the school and hospital as examples:

You can talk to the teacher and you tell her that you will bring the fee by next Monday, and in the hospital you can talk to them and pay the fee later or pay half now and the rest when you have it. The health center, on the other hand, offers no negotiation in terms of payment of services. If you do not pay the “registration fee,” you can’t be seen today.

In Khulajuri, Bangladesh poor people consider an effective institution to be one that influences the life of the people positively. They describe an effective institution as one from which cooperation can be expected from all and not only with familiar faces; good counseling is received; benefit is accrued; there is no trouble; assistance is received in time of adversity; no distinction is made between males and females; importance of poor people’s opinion is respected.

The two sets of qualities that seem to characterize poor people’s notions of effectiveness are timely, responsive, and caring support as well proximity, access and contact with institutions or their representatives.

**Timely, Responsive and Caring Support**

"Support is when you get help when it is needed."

---A discussion group participant, Varna, Bulgaria

Provision of support and help when needed emerges as an important criterion of effectiveness in many communities across the world. In Ampenan Utara, Indonesia people define support as assistance, aid, or donation, which could be physical or nonphysical. Similarly, men’s groups in Waikanahu, Indonesia feel that the most important indicator of effectiveness is the “form of aid” and whether it is “efficient, and in conformity with the community’s desire.”

Poor people in Teshie, Ghana define support as receiving both emotional and material acknowledgment from someone. In Cassava Piece, Jamaica support to young men under 20 means “help, not handouts; give skill to build; self-teach a man to fish; to be independent, not dependent.” For young women, support means “encouragement and a place of refuge in times of crisis.” In Musunya village, Zambia groups of men and women identify support received as the most important criterion. Poor people evaluate support in terms of “the help they give, e.g., medicine, material, and moral support.”

Villagers from India gave “usefulness or fulfillment of needs” as their first response when asked what were the most important attributes associated with
a good institution. The list of evaluation criteria generated by a discussion group of very poor in Jaggaram, India includes "promptness in coming to people's help in times of distress." In Kaoseng, Thailand people rate efficiency as the most important criteria. Researchers note, "They assessed efficiency in terms of 'fruitful operations' and contributions to the community."

Gowainghat, Bangladesh participants say an institution is effective when it delivers the "necessary service within the least time possible and trouble at the time of their need and get benefited after the service." In Nampeya, Malawi people emphasize "fastness" as the first criteria because:

...an institution that is important is the one that reacts fast. They gave an example saying that in times of funeral, relatives are the first to provide help; that is, they react fast.... They also gave the example of an epileptic person, saying if someone was epileptic and falls, the relatives are fast to react and help.

In a village in Malawi researchers note, "On 'understanding,' the group said the village headman, religious groups, kinsmen, and neighbors understand the people's problems and try as much as possible to help with the little they have. However, the court and farmers club do not understand because of bribery."

A woman in Kawang, Indonesia comments on how institutions must properly understand community problems in order to tackle them:

What is most important about an institution's activities and assistance is their usefulness to the people. Assistance does not have to be in the form of cash or goods. Even when an institution provides a large sum of money, it cannot be considered effective when it does not address the problems the community is facing.

Access, Closeness and Contact

Cadres should work closely with the masses to understand their concerns and aspirations.

— A resident of Ha Tinh, Vietnam

Poor people value ease of access to institutions and consider it a key aspect of effectiveness. While ease of access may be enhanced by physical proximity, poor people speak about the importance of being visited by or being able to visit and talk to officials, politicians, or other sources of physical, emotional and spiritual solace wherever they may be located. Musanya villagers in Zambia rate institutions based on the extent to which they have regular contact with them. The Member of Parliament (MP) is "mentioned in negative terms because he does not visit them, and to them this means he is not effective, supportive, and worthy of trust.... The men did not even consider
Parliament an institution worth mentioning." The women, note the researchers, rate the councilor as ineffective as "they could not see his work and just like the MP he does not visit them. The first women's group thought that he might misuse the money the MP gives, though they were not sure."

In villages in Bihar, India frequency of visit and contact comes up as the second most important criterion after usefulness of the institution. Poor people view the Manjhar village postman and watchman as important because they are both approachable and provide many valued services. The postman, for instance, writes and reads letters for others, and the watchman helps resolve quarrels. In Ruamamakkee, of Bangkok, Thailand the "community defines accessibility as being able to call for aid in times of need and receiving constant assistance.... They said the Sor Sor (MP) only comes during election time, which is not considered accessible."

In Genengsari, Indonesia poor people consider shops and kiosks the most important institution because at "any time" any of the villagers can turn to them for goods on credit or small loans. The Village Credit Bank also scores well because its procedures are said to be simple and loans up to Rp 200,000 can be extended instantly. Elsewhere in Indonesia, moneylenders also score well because of their accessibility. Youth groups in Pekambaran say they especially value the head of the neighborhood associations (rukun warga) because he routinely approaches the youth and his presence makes them feel that their aspirations are being taken into account.

In Search of Character

Poor men and women value particular qualities in an institution that define its essence or character. These character qualities affect how poor people perceive how well institutions function. The same institution may get high ratings for importance and effectiveness and low ratings on participation, trust, listening or respect. What emerges is that, despite the global efforts to create institutions that serve the poor, many of these institutions created by outsiders—whether from the state, civil society, the private sector, or international organizations—often do not have the character poor people value. Only when all these institutions embody the characteristics laid out by poor people will they make a sustained difference, a difference that matters in poor people's lives. Poor people want institutions they can participate in and that they can trust to be relevant, to care and to listen. The standards for good institutions set by poor people in Govanahar, Bangladesh could stand as a model:

- Stand beside people in their evil days.
- Give attention to and listen to the problems of poor people.
- Have consistency in word and deed.
- Do not do such things as may create loss to the people.
- Do not get involved in any corruption.
- Do not indulge corruption.
Do not discriminate between Hindus and Muslims.
Give honest and good suggestions at the time of adverse situations.
Do not give special favors to the rich.
Give fair verdicts.

Can we rise to this challenge?

Notes
The discussion of qualities of institutions started with describing what an institution is and listing institutions that play important roles in poor people's daily lives and during crises. Local terms were used without making distinctions between organizations and institutions. Researchers made lists of institutions. The discussion then focused on qualities deemed important in institutions. In some countries participants assigned scores from a maximum of 50 or 100 to rate characteristics of institutions. In Eastern Europe participants sometimes became angry when asked to rate formal institutions and in a few places refused to participate further in the discussion.
Chapter 10

Governance: Poor People's Scorecards

Summary

From the perspective of poor people worldwide, there is a deep and widespread crisis in governance. While the range of institutions that play important roles in poor people's lives is vast, poor people are excluded from participation in governance. State institutions, whether represented by central ministries or local government, are often neither responsive nor accountable to the poor; rather, the reports detail the arrogance and the disdain with which poor people are treated. Poor people see little recourse to injustice, criminality, abuse and corruption in their interactions with institutions. Not surprisingly, poor men and women lack confidence in these state institutions even though they still express their willingness to partner with them under changed behavior and rules.

In the presence of dysfunctional state institutions, poor people turn for help to institutions of the private sector or civil society. In the private sector, local shops and moneylenders emerge as the unlikely heroes because, although they may sometimes be "bloodsuckers," they are present when needed and quick to respond.

Civil society institutions, including NGOs, help poor people survive. They do not, however, help poor people develop bargaining power with more powerful state institutions, politicians, local government and the rich who control jobs, factories, plantations, trade, credit and other livelihood sources. There are few examples of beneficial partnerships among poor people, NGOs and the state.

Poor people depend primarily on their kin, their own informal networks, religious organizations and community-based organizations for support in surviving. However, these are mostly disconnected from the resources of the state or of other civil society or private sector institutions.
Introduction

We give our voice to the people closest to us.
—From a group discussion participant, El Gauher, Egypt

When they assist you they treat you like a beggar... but we aren't... we pay taxes.... There must be transparency in government actions, tax money has to be well employed.... They invent these useless constructions and grab our money.

—Participant, discussion group of poor men, Vila Junqueira, Brazil

There are four dragons: law court, prosecutor's office, khokimiat [highest state authority], and head of police. Nobody can get anything until they are satiated.

—Participant, discussion group of poor men and women, urban Uzbekistan

Given power differences and the dependence of poor people on those with wealth and power, poor people's lives and decisions are governed by the behavior and decisions of local and distant elite—be it as individuals or in institutions—in the government, in the private sector, and in civil society. Informal and formal institutions mediate their access to resources and opportunities. Hence, for them governance is not a matter just of the state, but rather involves all those individuals and institutions from the private sector and civil society whose rules, actions, and behaviors affect poor people's choices, security, safety, and livelihoods.

The findings in this chapter draw from small group discussions about institutions. The chapter is organized in four sections: institutional ratings; governance and accountability of state institutions; paying the price, private enterprises; and governance and accountability in civil society.

Given the recurrent messages of disempowerment and disenchantment with a broad range of institutions, we decided to undertake further systematic quantitative analyses of poor people's overall ratings of importance, effectiveness, and ineffectiveness of institutions. Ratings of institutions vary with the criteria being considered. Thus, an institution like a school or hospital may be considered very important, but may be scored low in effectiveness because of poor performance or limited access. Since the questions were open-ended and asked separately for each issue, the number of institutions listed as important, effective and ineffective varies.

The ratings on importance are based on how frequently the institution was mentioned among the top five most important institutions in each community where the exercise was conducted. The ratings on effectiveness and ineffectiveness are based on whether an institution was mentioned as
effective or ineffective. Discussions were lively in most places; however, not every group completed the ratings on effectiveness and ineffectiveness. The pattern of institutional ratings confirms the detailed analysis of how poor people described their interactions with institutions. The message from poor people is sobering.

**Institutional Ratings**

The neighborhood association is the only institution that really strives to solve the problems...it is the only institution that tells us the truth and operates any day, any hour...the association is close to us, knows the problems.

—Participant, discussion group of men and women, Vila Junqueira, Brazil

Poor people’s descriptions and ratings of their relationship with state, private and civil society institutions yield important information for all concerned with making institutions of the state, markets and civil society more propoor. Overall, while a range of state, civil society and private sector institutions emerge as important in poor people’s lives, more civil society institutions—particularly poor people’s own informal and formal community-based organizations but also NGOs, religious organizations, local leaders, and kin and family—emerge as effective than do state institutions. State institutions, however, dominate in poor people’s pick of ineffective institutions (see figures 10.1 and 10.2).

Overall, in poor people’s judgment, 45 percent of important institutions in their lives are state institutions, 33 percent of effective institutions are state institutions, and 83 percent of ineffective institutions are state institutions.3 By contrast civil society institutions constitute almost 50 percent of important institutions, 60 percent of effective institutions, and only 15 percent of ineffective institutions. Private enterprises make up 7 percent of both important and effective institutions and practically disappear from poor people’s lists of ineffective institutions.

**Important Institutions**

Participants first discussed and identified institutions they consider “important.” They identified a range of state, private, and civil society institutions that play a significant role in their lives. These are reported for urban and rural areas in figures 10.1 and 10.2. Overall, in urban areas, 47 percent of the institutions considered important are state institutions, 45 percent are civil society institutions and 8 percent are private enterprises. The most frequently mentioned important institution in urban areas is health services, 15 percent of the time, followed by community-based organizations and kin or family, 12 percent. While the overall distribution between state and civil society institutions is not very different in rural areas, the differences among the
institutions in terms of how frequently mentioned, are not as sharp as in urban areas. Thus, in rural areas, community-based organizations, municipalities or local government, religious organizations and health services receive more or less equal ranking. In rural areas local leaders emerge as important more frequently than in urban areas.

**Effective Institutions**

The pattern of results changes, however, when the discussion focuses on effectiveness. In urban areas only 31 percent of institutions identified as effective are state institutions. The majority of institutions identified as effective are civil society institutions, 60 percent, primarily community-based organizations, kin or family, religious organizations and NGOs. Private enterprises constitute 9 percent of most effective institutions (see figures 10.1 and 10.2). The pattern of results is very similar for rural areas.

**Ineffective Institutions**

The most dramatic difference between the distribution of state and civil society institutions emerges in rating of ineffective institutions. In urban areas, of all institutions identified as ineffective, more than 81 percent are state institutions (see figures 10.1 and 10.2). The most prominent among these are the police, municipalities and a range of government ministries. There is almost no mention of private enterprises as ineffective in urban areas. The pattern is similar in rural areas, with 90 percent of all institutions rated ineffective being state institutions. Very few private enterprises are rated as ineffective, while NGOs feature among ineffective civil society institutions at a rate of 5 percent in rural areas.

**Governance and Accountability of State Institutions**

*If someone gets "chopped up" or sick, or if they were burnt by fire, the health clinic is one of the quickest to respond to the need.*

—A discussion group participant, Duckensfield, Jamaica

*Poor people have no access to the police station, bank, government offices, and the judge of the village court. The rich people dominate these institutions.*

—A village in Bangladesh

Despite the trend toward formal democratization and decentralization, poor people by and large do not experience local government or local representatives of central state institutions as either enfranchising or responsive to their needs and priorities. Rather, what poor people report in detail is often unrestrained abuse of the power of the state. Reports of
Figure 10.2 Institutional Ratings in Rural Areas

Most Important Institutions in Poor People's Lives, Rural Areas

Most Effective Institutions in Poor People's Lives, Rural Areas

Most Ineffective Institutions in Poor People's Lives, Rural Areas
public officials using their positions for economic gain are common across
countries, and poor people feel powerless to take action. There are excep-
tions, especially as related to municipalities, schools, health centers, courts
and police in some places. This section discusses issues of accountability;
responsiveness; documents, rights and power; decentralized governance;
and empowerment and partnership.

Accountable to Whom?

I heard rumors about assistance for the poor, but no one seems
to know where it is.
—A discussion group participant, Tanjungrejo, Indonesia

The municipality collects donations, and then they share it
among themselves.
—A discussion group participant, urban Bosnia and Herzegovina

The ruling of the court is unpredictable and influenced by
bribes, hence 20 scores out of 50. The Malawi Mudezi Fund and
Farmers Club were supposed to help when people need it, but
since they are not understanding and exclude us most of the
time, they don't help, 10 scores out of 50.
—Participant, discussion group of poor men,
a village in Malawi

In the past, children used to be beaten to learn; now they are
beaten to get money from their parents to pay for special group
lessons.
—Discussion group, Dahshour, Egypt

The village head is very important. He is involved in deciding
who gets loans. He can help you.
—Discussion group participant, Tra Vinh, Vietnam

In community after community poor people report that state institutions—
whether delivering services, providing police protection or justice, or making
political decisions—are either not accountable to anyone or accountable only
to the rich and powerful. In the face of dependency and little recourse to
justice, poor people remain silent even when confronted with gross abuse of
power.

Poor people frequently describe encounters with public officials as frus-
trating and humiliating. The efforts to obtain social assistance illustrate the
point. While study participants in Eastern Europe and Central Asia often
mention pension, disability, child support and other programs as very
important sources of support, many poor people from these regions indicate that major reforms to the safety net system over the past decade have not kept pace with increased need and have created serious hardships. In a city in Russia a woman characterizes the officials of the social assistance department as “impolite and even rude with ordinary people from the village. I go there for my social benefits for my children. I have to wait for two hours; they treat me very badly. If I cry and shout that my child is ill, they’ll give me something. But it happens seldom.”

Extortion by officials exploiting their power appears to be widespread. Extortion by forest department staff, for example, is reported from both Bangladesh and India. In a village in Bihar, India many women in the poorer communities collect and sell wood for fuel. On alternate days, women make their living by selling wood in town. Daily income from the sale ranges between Rs 20 and Rs 30. But the forest guard charges a cut of Rs 5 at the checkpoint for every headload of wood carried out of the village.

Although exceptional individuals can be found everywhere, by and large poor men and women encounter the rich as obstacles to their struggles for a livelihood. In a village in Bangladesh, for example, poor people say they do not experience any social exclusion in the village in terms of caste, religion or profession. However, they point out social exclusion in terms of social classes or wealth. They equate wealth with power and their poverty with exclusion.

In one city in Uzbekistan poor people speak bitterly about the power of the rich to buy their way to services even when poor people may be more desperate and in line. A 36-year-old security guard recounts,

The president said that for people with anemia medicines are free. Not long ago my wife was due in the maternity home. I brought her medicines for 7,000 som, borrowed the money. Over four days they gave her four Novocaine injections and refused to give the remaining shots. The rich ones, naturally, can easily pay with their cash. Their wives are well looked after. I went into the office of the lady in charge and said that if something happened to my wife, I would kill her. After that they immediately gave the rest of the shots.

A 22-year-old man from a city in the Kyrgyz Republic made links between inequality, greed, the law, lawlessness and discrimination:

Our current poverty level is caused by poor performance of municipal authorities. Municipal officials have stolen and sold out everything of value. They are greedy and never stop. Poverty is also caused by lack of law and order and lack of equality. It looks like laws are written for the poor only, and the rich do whatever they please.
Eight women and two men in a discussion group in Esmeraldas, Ecuador describe their helplessness in the face of abuse and unfair treatment by the mayor and municipal staff: “Some receive us, others don’t. It’s awful...They are abusive...They treat one almost like a dog.... The municipality only serves the high-society ones....The mayor even slapped a woman who asked for help....”

The police are the least accountable institution. The police often play such a negative role in poor people’s lives that they add to poor people’s insecurity rather than alleviate it. In Bihar and Andhra Pradesh, India the researchers note that “the police as an institution draws very bad responses from poor people across the two states, and most groups believe it to have a bad impact on people.” In Ozeroy, Russia a participant says, “When they raided the cellars, nothing was done, no one was found. I was robbed clean. I made a statement. Then I see the policeman drinking with the guy who robbed me.”

Poor people also indict their elected representatives severely. The ineffectiveness of political pressure through elected representatives is reflected in the striking cynicism of poor people on every continent. People especially disparage elected officials for turning their backs on campaign promises to deliver much-needed services. “When he did want the vote, we did see him, but since we have already given him the vote, we have not seen him again,” says a group of men from Bower Bank, Jamaica. Young Roma men in Bulgaria say, “All they do is promise. They take turns...then come election campaigns, and they start making big promises; we give you this, that, and the other; you’ll have jobs, food, we’ll repair your dwellings. Then—nothing. They’ve lined their pockets and couldn’t care even if we starved to death.”

In El Gawadar, Egypt poor people tell researchers that elected officials “can be re-elected regardless of what the poor want or need. In addition, the poor themselves realize that they cannot influence the decisionmaking process.” Exceptions to the systematic low ratings of politicians were noted in some communities in Brazil, Ghana, India (Andhra Pradesh) and even Russia.

Lack of Responsiveness

Why should a person ask for taverns and condoms in parliament? He should have been coming here to listen to people’s problems...Can we eat condoms?

—Discussion group of men and women, Mbwadzulu, Malawi

It is hard to get to the right person in the municipality, and when you do he says, “I’m sorry I am not able to help you.”

—Discussion group of poor men and women, Zenica, Bosnia and Herzegovina
The worst institution listed was the state school...it used to be good but nowadays it is falling apart; there are whole weeks without a teacher, no director or efficient teachers, no safety, no hygiene.

—Discussion group of women, Yila Junqueira, Brazil

Poor people value involvement in decisionmaking that affects their lives. Every hour spent in meetings, however, is time lost in the struggle for survival. When they do participate in government-called discussions, they see few benefits from such participation, or they don't even believe they are heard. In Indonesia poor people in several villages say that although meetings are held, their voices are never reflected in any decisions taken. In the province of Ha Tinh, Vietnam poor people express frustration with commune-level decisionmaking meetings to which they are invited but at which, as Mr. G observes “no ordinary people can discuss.”

Apart from time, poor people also mobilize and contribute their own precious resources to government-managed communal efforts. People give many examples of abandoned funds. In Los Jures, Argentina, for example, poor women complain that municipal authorities held a festival to raise funds to repair the road. While funds were gathered, the roads were never fixed, “nor have we seen the money that we ourselves contributed.” To many poor people, despite physical proximity, government programs often seem uninformative for their needs and difficult to access. In Razgrad, Bulgaria a 72-year-old widow complains about the terrible timing of special assistance for coal in which funds are received in April: “They said they will give us money for heating. That’s good, but we are not citizens with central heating to pay each month. We buy coal once a year, in autumn.” In Sekovici, Bosnia and Herzegovina, discussion groups say they avoid seeking assistance from the municipality and local health-care and social services because although one may be able to “get something...the road between the entrance door and the assistance received is a very hard and rocky one.”

Throughout the world, state-managed health services are valued but often considered ineffective, as discussed in chapter 5. In Khaliujuri, Bangladesh participants say that doctors are an effective institution only for those who are “well off” in the society because doctors only go “to the houses of those people who have money for treatment, respect them, and put importance on their opinion.” However, there are exceptions in many places, where participants praise individual programs, clinics and staff.

Schools emerge as the most important institution in many places, but they are often not rated effective, honest, trustworthy or receptive to poor people, particularly women. In Netarhat Panchayat, Bihar, India the school emerges as the most important institution in poor people’s lives, followed by the bank, post office, and panchayat (village council). While recognized for its importance, the school receives very low ratings in efficiency and good work; very low ratings on community control over school; and low ratings on trust and honesty and on extent of women’s participation. Poor people re-
port that the “teacher in the coeducational primary school is very irregular and hardly comes to the school for more than two days a week.”

Poor people find it almost impossible to access formal banks for savings and credit. Collateral requirements, payment schedules, distance, lack of information and bribes all exclude poor people from banking services.

In rural communities of Latin America problems with lack of access to credit for agriculture and to banking services are widespread. A woman from Chota, Ecuador says that “poverty results from the absence of loans... No one has the resources to plant... This is the only reason.” In Guadalupé, Bolivia participants also say that credit is available only from neighbors because banks require land titles.

Participants in Malawi recount many problems with credit programs. In the village of Mlilwezi, while a few families have benefited from credit provided through the Malawi Rural Finance Company, participants generally feel that deposits, collateral, interest rates and repayment terms are excessive, given local conditions. Another hurdle is the restriction that only one group at a time is eligible to receive a loan in the community. Similarly, participants in a small group from Phwelekere say, “So many lending institutions have emerged, but their operations are hardly transparent. People do not know how to access them. Those who have tried have been let down by high levels of collateral demanded.”

Similar sentiments are echoed elsewhere. “To give me a loan they cripple me,” reports a participant from El Gawalir, Egypt when considering problems with the local loan programs. In one city in Egypt poor men and women are knowledgeable about three credit schemes that are operated by the city’s Social Services Department, a voluntary association, and the Social Fund for Development. As one researcher notes, poor people cannot take advantage of these credit systems, however, because of “nepotism in the Social Services Department, high interest rates on small loans in the case of the voluntary association, and collateral for the Social Fund in the form of two employee salaries.”

In Vietnam rural communities rate the official credit program highly, but poor people mention with some frequency problems with lack of information, very limited coverage and favoritism in distribution. In Ha Tinh Province a poor man says, “Loans have been given at the subjective decision of the hamlet leaders who provided the loan to the person he liked.”

Where banks exist and are accessible to poor people, they often appear on the discussion groups’ lists of valued institutions. In Muhammadpur, Bangladesh two women’s groups give a fairly high score of trust in the local bank because they can deposit their savings and withdraw money at will. On the grounds of efficiency, however, much lower ratings are given because poor people have difficulties obtaining “checkbook, passbook, and deposit book in time.” Also, the women say the bank provides loans only to wealthier groups when crises arise. Some groups give extremely low scores to the bank because of concerns that its staff takes bribes for approving loans and that there are no opportunities for voicing complaints to the bank.
The Power of Documents

He could not get unemployment allowance—so many documents to collect!
—A 39-year-old man, fired for ill health, and unable to afford surgery, Olmalyq, Uzbekistan

If I had had an identity card, the police wouldn’t have been able to throw me out.
—A displaced slum dweller, Hyderabad, India

Documents required by the state become instruments of power. They can confer rights. Ration books in India, for example, entitle their holders to subsidized commodities. The need for documents also renders poor people vulnerable. Those without the proper documents cannot claim their rights. To obtain them can cost much in time, humiliation, fees and bribes. Poor people find documents difficult to keep safe: they can be damaged, lost, burned, mislaid or stolen. Many holders cannot read or understand them. Those who have documents find they can be demanded, confiscated, torn up or returned only on payment of a bribe. Papers play their part in the harassment, exclusion and powerlessness of the poor.

Those who control the issue of documents are well placed to extract payments. Bribery is the way to get documents in many countries. As a middle-aged man from a discussion group held in a city in Bulgaria explains,

For each paper I have to ask how to fill it out and to give a packet of coffee to the woman in the mayor’s office. And the Gypsies they do not even ask; they know already. When they are told that there is some paper to fill out, they come with a chicken in the bag in order to save time; they give the chicken and they go back home even without asking what the paper is for.

While other participants in this discussion group feel the man exaggerated a bit, they also say, “But he is right.” In Bosnia and Herzegovina, some say the process of verifying and certifying the documents for a service could cost more than the assistance provided is worth.

Those who lose documents lose their rights and entitilements. A landless and very poor widow in Dorapalli, India was forced to buy rice on the open market “though the price is exorbitant” because she lost her ration card, which would have provided her with subsidized rice.

Poor people also often lack the documents, such as land titles, needed for obtaining loans or for other purposes. Obtaining documents is difficult. In Vares municipality in Bosnia and Herzegovina researchers were told that the authorities “are extremely unapproachable, and when you ask for some documents they say they can’t find them, but they don’t even look, and they say
that you have to collect them again, but then the next time they say that they found them.” In Indonesia, in a village the poorest reported difficulties in obtaining health cards needed for free treatment.

New migrants into cities, as in Vietnam or Russia, may need residents' permits. Those without them can be arrested. And those with them can have the permits confiscated or torn up. Refugees in a Russian city who live in culvert cylinders and garbage areas stay in hiding because the police have confiscated their registration papers. They say, “Our life is a prison. Russians do not respect us. We are in hiding from the police. They tear up our registration certificates and say we don’t have any rights....”

Decentralized Governance: Municipalities, Councilors and Mayors

Government has let us down, too many promises—never fulfilling them. Look how these roads stay. They never have to drive upon our street. They look after their streets. And they try and find helicopters. We need a government of God.

—A 30-year-old unemployed mother, Thompson Pen, Jamaica

Those in the municipality care only about their salaries and themselves, and not at all about others.

—A resident of Vares, Bosnia and Herzegovina

“It (local government) is nonexistent.”... “They do not give you any results.” “They must get involved in the areas they rule; they must look at the small part of Argentina under their scope and fulfill their role, and they don’t do it.”

—Comments from women in a discussion group, La Matanza, Argentina

It's the mayor who makes the decisions. If he doesn’t like somebody, there’s no social assistance for them. The mayor makes the lists.... Last year he decided that those who had livestock won’t be entitled to welfare; yet in some case one goat didn’t qualify as livestock, and in others it did.

—Participant, discussion group of women, urban Bulgaria

Decentralization of resources, finances, capacity and authority to local governments and councils in both rural and urban areas is a growing trend in an effort to create more effective, responsive and representative governance and delivery of basic services to citizens. One major impact of decentralization is the potential for supporting democracy at the local level. In many countries, decentralization efforts have been given major impetus by changes in the legal framework.
Three countries in the study (Bolivia, India and Vietnam) have recently made innovations in the legal framework aimed toward decentralized grassroots democracy. The Law of Popular Participation in Bolivia (1993) devolves resources and authority to the municipalities and empowers people’s local organizations to serve as vigilance committees, both in decision-making and in monitoring municipal action. In India, the Panchayati Raj devolves budgets and decisions to the communities and requires that one-third of the panchayati (village council) leaders be women. And in May 1998 Vietnam introduced Grassroots Democracy Decree 29 to bring democracy to the communes. The decree is centered on four key categories of participation—“people know, people discuss, people execute, and people supervise”—and aims to bring democracy and economic development to all (steering committees were created in the first year, although not a single one was headed by a woman). However, whether or not decentralization makes a difference in poor people’s lives depends on many factors, including the strength of poor people’s organizations.

In rural areas, the municipality or local government emerges as among the most important institution in poor people’s lives: 11 percent (figures 10.1 and 10.2). Although municipalities in urban areas are mentioned with nearly the same frequency (9 percent) as they are in rural areas, they are only the fourth-most frequently mentioned important institution by urban participants. While municipalities do figure in poor people’s pick of effective institutions (9 percent), they do not in poor people’s pick of ineffective institution at 19 percent.

In the former Soviet bloc countries, in particular, municipalities are the most frequently mentioned ineffective institution; they score low in most discussion groups. In Transkai, Russia participants say municipal and district authorities do not visit their village for months at a time.

In Russian towns and communities where mayors are mentioned, more often than not, poor people rank them among the most ineffective institutions. In a town in Russia people express great anger toward the mayor and his association with “the blacks,” a derogatory term for “rich ethnic minorities from nearby areas,” perceived to be engaged in shady deals in collusion with officials.

In Vila Junqueira, Brazil the city’s legislature is considered the worst institution, a group of poor men observe, “The municipal Congressmen are all thieves…they do not solve anything; there are no schools, no health care. They do not vote issues that interest the people.” Discussion groups in Isla Trinitaria, Ecuador feel they have little influence over government authorities unless they happen to know someone within a government agency who could provide some help.

In Bangladesh local government representatives receive largely negative reviews, with the exception of some favorable reports on their relief work after the 1998 floods. The members and chairman of the union parishad (the lowest administrative unit of government) are considered important but largely inaccessible to the poor, and particularly to women. In all but two communities, the local chairmen are judged to be corrupt in distributing
relief. In the Dhaka settlement, ward commissioners are not well perceived because poor people think they show bias toward wealthier residents in delivering infrastructure.

There are instances in which the municipal authorities are well regarded, particularly in responding to crisis. In Isla Talavera, Argentina participants praise the municipality for providing support during floods. A participant from Nuevas Brianas del Mar, Ecuador said that she was desperate after losing her home from El Niño until she received a new home from the government: “They gave me this house. I thank God even if it is small. We are somewhat uncomfortable, but at least I am not tents.”

In Indonesia’s rural areas the lowest level of village government, the neighborhood level, is rated highly particularly for helping our during the recent economic crisis. In one community, a poor man says, “We could not imagine how we would be able to eat during the crisis. Our crops were destroyed by disease and pests; there was no rain, and it was difficult to sell our woven cloth. Luckily, there was the padat karya [food or cash for work] project for road rehabilitation from the Ministry of Manpower solicited by our village officials.” Other assistance during the crisis came from the puskesmas (health center) in the form of health funds. However, the group feels the distribution of this assistance was not fair or equitable.

Similarly in Kaenseng, Thailand four out of five discussion groups consider the municipality crucial in assisting the community in time of crisis: “the municipality gives more respect to the community—not rejecting to serve or regarding the community as invaders like in the past.”

In Brazil change in governance rules has enabled ordinary citizens to participate in the budgeting process of local government. In some communities, community representatives have become involved in this citywide participatory budget-planning process.

There are also a few examples of caring mayors, who establish the potential for change. Participants in Zuweyet Sultan, Egypt say, “The people in the northern side of the village, they referred to him as the only one who helps. As for the people in the southern side, they said that he doesn’t care about anyone and that he only serves those who are near him.” In Nova Califônia, Brazil the mayor received favorable mention in one women’s group when they were asked about who helps in an emergency situation. In Vila Junqueira, Brazil a woman indicates that “things have improved a lot in the last eight years. It was the mayor that started these improvements. The community helped a lot with the labor. Everybody helped and thank God now we have a proper neighborhood.” In another area, a poor man proudly takes out the telephone number of the mayor, signifying direct access and caring.

**Empowerment and Partnership**

*When asked about their opinion of the local village council, the women laughed and responded that it was “men only.”*

—Research team, El Gawaber, Egypt
The schools in Vares were always strong. The school is the carrier of everything—everything revolves around it. Here we organize various events and entertainment, sporting competitions... Vares has always had a lot of spirit, and we are trying to maintain that spirit.

—A resident of Vares, Bosnia and Herzegovina

Poor people know their needs, problems and priorities. However, they almost always state that they need partnerships with governments to solve many livelihood and community problems. Despite disillusionment about government interest, skills, behavior and commitment, poor people want to work in equal partnership with their governments. Equality, however, does not translate into doing half the work, but rather a partnership of mutual respect, with each partner contributing resources appropriate to particular problems and contexts.

Despite problems, there are promising examples of partnerships between governments and community groups. While governments have started to reach out to community groups, they have yet to focus on investing directly in the organizational capacity of poor people to manage resources themselves and to keep decentralized governments accountable. Changes in the legal structure, such as those undertaken in India and Bolivia, designed to empower local organizations now makes this a possibility. However, in the absence of special efforts to include women, they will continue to be passed over.

In several countries decentralized governments have reached out into communities. In some of the favelas of Brazil, partnerships with sanitation authorities stand out as promising ways to improve infrastructure in poor communities. A group from Padre Jordano, Brazil states, "If it were not for the help of the politicians supplying the construction materials, so that we could fix the sewers, the number of diseases here would be much higher."

In Indonesia the neighborhood associations (below the level of village associations and village chiefs), which are actually an arm of village-level government, are considered very important, effective and trusted institutions everywhere, by everyone except rural women. Rural women, by and large, feel excluded by the head of the neighborhood association, usually a man. The heads of these associations issue identity cards and certificates of good conduct that help in obtaining jobs, and identify families in need of social assistance. In the community of Harapan Jaya a discussion group of men say they turn to their neighborhood chief first when problems arise: "He is responsible for getting aid from the kelurahan [village] office allocated for our neighborhood. He has lived in the area all his life and is a known and trusted person who puts common funds to productive use for the benefit of all residents."

While unknown under the previous regime, in the last two years neighborhood groups in Indonesia are beginning to demand accountability of village chiefs. In Tanjungrejo when there were problems with the neighborhood chief who embezzled funds from the Social Safety Net program for the poor,
the community forced him to resign. In Galih Pakuwon study participants say that while village officials had consulted them about community development activities, they “feel that the activities were not transparently implemented. Examples were the distribution of the basic essential goods that did not reach the targeted beneficiaries, the distribution of asphalt for road repairs, etc.”

Poor Thai people credit the Tambon Administrative Organizations with solving community problems and managing local development activities. These bodies are said to “belong to the community” and are also valued for serving as a link with a range of government agencies and for obtaining aid. In the community of Baan Chai Pru discussion groups say that community organizing has increased as a consequence of the economic crisis and the presence of returned migrants who are using “their knowledge and experiences” to help villagers come together to solve local problems.

In Uzbekistan the government delegates to the naborba komiteti, or neighborhood committee responsibility for identifying recipients and distributing some forms of social assistance. Each committee is run by a locally elected chairman, who is supported by a secretary, and both positions are government funded. In some communities these committees appear to be taking on other functions, such as helping to resolve family disputes. In Dangara the committee organized local contributions and labor for a gas pipeline project to all the households.

Effective government and community partnerships have emerged particularly in the management of schools, and in some areas, health services. In Urmusal, Kyrgyz Republic, the school is ranked as the most important institution, as well as the most trustworthy one; groups give it 50 points on a 50-point scale. A group of younger poor men say, “We can’t live without the school. We have to think about education of our children, and we’re grateful to the teachers for their patience and for their hard work.” Other groups speak about their high respect for the school “because it keeps working in spite of all difficulties, and gives education to our children.” When asked why school is ranked as number one, a discussion group of poor men and women in Urmusal say they “trust the school, can influence its work, resolve the issues related to performance of the school at parents’ meetings.”

In other countries as well, when communities play an active role in school governance, school performance improves. In Río La Sal, Bolivia, the local school board is highly valued for its effectiveness, for being trustworthy, and for offering help, and people “feel they participate in its decision making.” As one participant says, “I don’t have education and am not aware of many things...my children now can read and they explain to me what I don’t know. The school board is our organization; we all participate.” Elsewhere, however, and as discussed in greater detail in the next chapter, schools are less than perfect.

An example of government and community partnership in health emerges from Brazil. In Vila União, Brazil the community health program, called PACS (Programa de Agentes Comunitários de Saúde), is rated the most
effective because it provides immediate assistance, safety and care even though the program suffers from "clear management problems." PACS is sponsored by the federal government in partnership with municipalities.

**Interactions with Private Enterprise**

*It is hard to participate in something that involves profits.*
—Participant, discussion group of women, El Gawabel, Egypt

*Employment is important if you are going to achieve.*
—Participant, discussion group of young men, Duckensfield, Jamaica

*We cannot change the situation, the trader controls everything because he has money and I do not.*
—Participant, discussion group of kilim weavers, Fous, Egypt

Poor people appreciate the employment opportunities provided by private enterprises, the investment sometimes made in community-wide improvements, and the caring sometimes shown by employers during emergencies. However, accounts of exploitation, low wages, and exclusion from any partnership in business are common. Despite problems, work in the formal economy is highly valued; poor people consider these institutions effective because they are often their only sources of income and help in crisis.

**The Power of Industry**

*If only the wages were paid on time, we could as well go and work.*
—Discussion group, Andijan, Uzbekistan

Given the difference in power between those who can provide jobs, a place in the market areas, access to buying and selling channels, and poor people who need to survive, private employers in fact often govern the lives of poor people. From large farm landlords to boat owners and mine owners or those who run factories, construction companies, cafes or manage buildings, poor people turn to those who can offer them work. The importance of private enterprise in job creation is mentioned in many parts of the world. However, to create market opportunities that benefit the poor, the nature of poor people's interactions with the private sector needs to be understood. In addition the informal overlap between those who work in state institutions and those in the private sector at each level needs to be understood. Poor people understand well how these linkages make it even more difficult to earn a living. A
discussion group of men in Bulgaria explain, “So where’s all the money? The revenue from the market is 800 million a month, and he has 20 stalls in the market place.... They’re buddies with the market manager and the mayor, great buddies. They’ve teamed up...they own warehouses, eateries, while us folk, we are ostracized.”

Poor people often have detailed knowledge of local markets and their links to external markets, but face severe constraints in entering markets. The following example about the business of breeding pigs reflects detailed knowledge about costs, risks and profit margins for business enterprises common in their area. In Etropole, Bulgaria a group calculated the costs of breeding pigs for external markets as higher than for the local market, taking into account the probability of illness and the pigs being “poor eaters” and falling prices. “Breed pigs for the local market because there is some profit in it. A swine needs some 250 kg of grain fodder to weigh 70 kg before it can start breeding. Then you have to wait three months, three weeks and three days of pregnancy. A normal swine delivers 2 to 8 piglets which could be sold in the neighboring village for breeding; there is a good market for them; but year before last the average price of a 12–15 kg pig was some 40,000–50,000 leva, and the last year, some 25,000–30,000 leva.

In Oq Oltyn, Uzbekistan the sovkhoz [collective farm] emerges as important across most communities because it is the main job provider and also distributes land plots among households. Here are a few of the many examples of assistance:

- If you have money in the sovkhoz cash office, our director would never deny you help.... Last year the sovkhoz helped me to solve the problem of my sister’s education; she entered a school as a contract student. He remitted 57,000 som to the school where my sister is enrolled. This amount is even bigger than what I earned in sovkhoz, which means that now I am indebted to the sovkhoz.
- It helped me in a funeral; I had been given a sack of flour and some oil for free. True, it was ten years ago.
- It is difficult to make savings in the sovkhoz. For working one hectare of land they pay 400 som a month [the price of 5 kilograms of flour]. You must go to the field every day, regardless of whether there is work or not.

Poor people highly value factory jobs. In Olmalyq, Uzbekistan it is considered prestigious to have a job at a local factory. According to many participants, while everyone wants a job at the factory not everyone can afford it as large bribes are needed (“up to 100 U.S. dollars”). People also call the factory’s general director the “mightiest” in the city and part of the business and political elite.
In parts of Jamaica plantations emerge as important institutions. Participants rank Tropicana Estate, Eastern Banana, and Fred M. Jones very highly as they have provided jobs for community members over the years and contribute to the infrastructure of the community. Residents of Duckensfield, for instance, receive a wide range of social services and utilities, including electricity, water and telephones, and people think the presence of plantations helped bring these to the community.

Poor people know well that there are clearly more poor people looking for work and business opportunities than there are opportunities. This simple fact leads to their widespread experiences of abuse, exploitation and discrimination. Many of these issues have been highlighted in chapter 3, which describes poor people's struggles for livelihood, their lack of connections in getting any jobs, their inability to protect themselves from lawlessness on the job or even to ensure that they get paid when the work is done. Chapter 4 establishes how hungry people are offered less pay by employers who are well aware of their desperation. Chapter 8 describes how corruption and collusion between the police and the better-off results in further exploitation of poor workers and their helplessness in the face of injustice. Ethnic minorities and in some contexts women experience discrimination and harassment (see box 10.1).

Prejudice against the poor seeps down to the lower level employees in the private sector. In Brazil discussion group participants said they are harassed by surveillance and security guards in shops, supermarkets and banks. In the supermarkets, “when we go there to buy something, we see the movement of the security guards talking to one another. Once I got fed up and asked the guard, ‘Why are the poor discriminated against and harassed when they come here? You’d better know that my money is cleaner than that of the rich… It was gained with a lot of work and not from fishy business.’” In Fouta, Egypt some who worked as casual laborers complain that their employer would not stand by them during times of ill health and that “the owner of the business puts us under his feet and walks on us.”

**Shops and Moneylenders**

_The moneylender and the pawnshop are like husband and wife._

One month we borrow from the moneylender and pay the pawnshop. Next month we borrow from the pawnshop and pay the moneylender.

—Participant, discussion group of women, Indonesia

_Shops or kiosks are the first place to go for community members any time they are short of what they need._

—A discussion group participant, Genengsari village, Indonesia

Poor people frequently turn to shopkeepers, pawnbrokers and moneylenders to borrow funds, buy goods on credit or sell off personal property, and they
Box 10.1. Age and Gender Discrimination, Plovdiv, Bulgaria

I used to ask in the coffee shops whether they need waitresses. But I am 35 years old now, so after they started calling me grandmother, I have not done that any more.  

—A woman participant, discussion group, Plovdiv, Bulgaria

Discussion groups in Plovdiv, Bulgaria, describe in great detail the chances of men and women at different ages of finding employment.

“The young woman under 25 or under 20 and young men under 30 have the best chance, up to 90 percent for the men and up to 100 percent for the women, if they are pretty, to find a job—with or without a formal contract. The jobs they find are mostly in the service industry—waitresses, barman, bartenders, shop attendants, secretaries, office clerks, dancers, etc. Sexual abuse of young women workers abounds.”

“Women 25–35 years old have up to 50 percent chance to get a permanent job if they are unemployed. The jobs are not as good as those offered to younger women—nurse in a big enterprise, cleaning woman, there is also some chance to get a job in the service industry if you have a friend there. Men 30–40 years old also have a 50 percent chance to get a permanent job if they are unemployed, but only if they are skilled workers. Others will only get temporary jobs on construction sites, garages or as drivers.”

“Women 35–45 years old can find a few qualified jobs only as a cleaning woman or door-to-door sellers; they have 25 percent chance of finding such a position. Men 40–50 years old have not much chance of getting an unqualified job in the city, so some of them prefer to go to the countryside looking for temporary jobs in agriculture.”

“Women 45–55 years old and men 50–60 years old have practically no chance of getting employment. Even if they have a job, the employers throw them away. Everybody wants the fresh ones. The only thing they can do is wait for their pension.”

“The next group—the pensioners, women older than 55 and men older than 60—have more chance to find temporary employment than the previous group, because the employers are not obliged to pay the same insurance for them—they are covered by the state security. Also the employers can legally pay them less.”

often rate these institutions quite high on importance. With little access to formal credit channels, these resources prove critical to the survival strategies of poor people almost everywhere. Poor people report that they need credit not only to cope with crises but also to manage daily expenditures in lean times. In Netarhar Panchayat in Bihar, India the shop is systematically rated
the highest on almost every criterion considered important: importance and usefulness, efficiency, good work, and trust and honesty. As a researcher notes, shops receive such high ratings because they serve multiple functions:

Many people in the village are in the habit of purchasing household consumables on credit from the local shop, and the credit facility is considered to be a useful service. The shop also serves as a local selling point of farm produce from many villagers... No villager is ever known to have accessed any loan from the bank, although people are aware of such provision.

In Russia the local shop is commonly regarded as a very important institution that supports people during a crisis. Poor people call the shop owner of Orgakin one of the most respected people in the village. She makes goods widely available on credit and arranges special assistance for poor families in need. With many villagers facing wage arrears from employers or delays in the payment of pensions, poor people greatly appreciate the opportunity to buy goods on credit.

In Genengsari Village, Indonesia shops and kiosks are considered very important in the daily lives of people. In addition to purchasing goods on credit, people say they can “borrow cash, although only a small amount and only when it is available.” Three out of four groups rate the shops as providing the greatest benefit to the community. Participants say the shops are the most effective local institutions because they are the easiest places to go for help, they offer help to whoever is in need, and they provide assistance at a meaningful level. Similar findings emerge in Jamaica.

Local moneylenders appear with surprising frequency on poor people’s lists of institutions of local importance, but, here again, views on whether they play a positive or negative role vary widely. In Kebele, Ethiopia a group of young males rank the local moneylender as the most important institution in their community because it is their only hope for starting a small business some day by buying and selling food items.

Despite calling them “bloodsuckers,” a reflection of high interest rates and dire consequences for nonpayment, poor people appreciate the speedy service and flexibility that moneylenders provide: they often extend loans on the spot without collateral requirements and allow payments to be made in kind, with cash, or through the provision of labor.

**Governance and Accountability in Civil Society**

Jimpatan is when every participating family contributes one cup of rice every month. The collection has been used for helping poor families that really need help and should be repaid. For rice given to old disabled people, no repayment is required.

—Participant, discussion group of men and women,
Galih Pakuwon, Indonesia
There is no unified community, there is no unity, when they have to speak with authorities the people feel afraid.

—Discussion group of poor women, Isla Talavera, Argentina

Civil society institutions encompass a range of institutions from very informal networks based on friendship, kinship and interest, to local leaders, religious organizations and NGOs. These institutions play important roles in the lives of poor people during crises and in their daily lives. This section discusses the role of community-based organizations, local leaders, religious organizations and NGOs.

Community-Based Organizations

Poor people living in urban and rural communities are rich in social networks and local institutions. There are innumerable examples of poor people helping each other to overcome survival, safety and social problems. Nonetheless, communities often lack unity. Poor people’s informal networks and organizations by and large have not been able to strengthen their bargaining power with states, private enterprises, traders, or NGOs. In the study communities, only a few cases of poor people’s networks have transformed into people’s movements.

The most important institutions in poor people’s daily lives are their own community-based groups and other local people. Community-based organization refers broadly to both formal and informal membership-based organizations. In rural areas community-based organizations are most frequently mentioned as both the most important and most effective institutions. In urban areas community-based organizations receive the most frequent mention as important institutions after health-related institutions and are the front-runner as the most frequently chosen effective institutions (figures 10.1 and 10.2).

Local groups, such as community councils and neighborhood associations, engage routinely in helping families avoid destitution when crises hit. In the villages of Achy and Kok Yangak, Kyrgyz Republic, for example, the local councils of elders promote mutual support within the community by collecting money toward needs such as funeral expenses or road repairs.

In Brazil neighborhood associations with locally elected leaders have emerged as important community-based organizations. Most of these organizations have their origins in land struggles. In communities where the neighborhood association is strong, it has successfully brokered resources and partnerships with municipalities to improve infrastructure and attract health and education resources to the community. Neighborhood associations have united across communities to form federations, with their own newsletters, resources and mobilization activities.

Neighbors in Plovdiv, Bulgaria are good contacts when one is searching for a job. In Buqi, Somaliland a group of women meets weekly to recite religious verses, discuss economic and health conditions, and collect food for
needy families. In Egypt credit groups known as gameya are common. In Wewala, Sri Lanka informal credit groups run by women provide death benefits to cover burial costs in addition to credit.

Poor people value their own community-based organizations and informal networks because within them they feel they can be heard and make a difference. The researchers from Nakorn Pathom in Thailand explain that the local community group is the most valued institution because "they feel that they have a say in the decision-making process... The institutions that the villagers cannot participate in are the government organizations, such as the post office, electricity, health station and police. The market is also another institution that the villagers cannot participate in."

To overcome lack of bargaining power with buyers and sellers, poor people in a few places have organized into trade unions of tailors, dressmakers and bulk purchasers. In Togdheer, Somaliland, for example, women, and particularly young women, highly rate business networks involved in trade and small businesses. The women value these networks for information about markets and for access to credit all over the region and country. One young woman says, "When things get difficult the first people I consult are my credit network, and they either provide the support I need or advise me on how proceed."

However, lack of unity within the community emerges as a particular obstacle to resolving local problems. In Accompong, Jamaica a group of young women observed that some "keep malice and are of a bad mind and hold grudges," and the researchers suggest that this has reduced cooperation and "collective enterprise." In Las Pascuas, Bolivia a youth says, "If we unite we can do more together than can each on one's own." Problems of community discord extend well beyond Latin America. In Wewala, Sri Lanka the existence of a Rural Development Society (RDS) was acknowledged as existing "in name only." The Secretary of the RDS, said the group never meets because "the powerful people do not want to do anything good in this village." Similarly, in Mulpothana village people question the workings of the local RDS, which has collected membership dues, but probably is not holding "bona fide meetings" as required.

In Vietnam researchers note problems created by leaders co-opting mass organizations: "In some places, certain mass organizations were thought to be unhelpful beyond the immediate family circle of the leader. In other locations, the same mass organization would rank highly for poor households... Much seemed to depend on the personality of the individual leader in each location."

Local Leadership

The president of the community [is most trusted] because he is permanently helping us. He is the strong arm of the community and in the school, because if the parents complain about a teacher, it has to change, and we have this power.

—Participant, discussion group of men,
Novo Horizonte, Brazil
Local leaders, whether formal or informal, play important roles in poor people's lives, particularly in rural areas.

In Bower Bank, Jamaica a discussion group of poor women identify Sister Janet, who runs a local charity, as an effective leader. Poor people say that in any crisis she is always available: "In times of sickness at any hours of the day or night we can knock, Janet is always here...Janet is always willing to help and always here.... When we have an important letter to write she writes it for us." Similar sentiments about turning to local individuals when in need are echoed by members in a youth discussion group. "Michael, the people say, has helped them when they had to go to an interview and had no bus fare, when they had no baby milk, or shoes; he 'helps keep us off the road' and always encourages them 'to do good.'" In some communities in Bihar, India educated young men who have returned to their villages to live are identified as leaders.

In Khamalala, Malawi the village headman and grandparents emerge as the most effective local leaders:

The village headman was identified by all the groups. He is important because he provides leadership, settles disputes, and fosters unity. He is always there for them. He always makes himself available in times of need. Grandparents were only identified by the mixed group and were ranked first. The group pointed out that they are "helpful" because they facilitate and support the process of socialization. They, among other things, provide free advice, impart culturally sanctified manners, and teach about religion and community history that passes on from one generation to another.

In rural Africa some village chiefs emerge as trusted leaders because they continue caring for people despite a lack of contact with the formal authority structures. In Nigeria many village heads receive low ratings, but the village head of Jimowna is considered the closest institution people know and is thereby ranked the highest. The researchers found that

...both the men and the women groups indicated the extent of his helpfulness, enthusiasm, and readiness to assist. He is considered to be a magnanimous person who puts other people's interests above his own. He is acknowledged to usually put aside some money and food, to assist any family in the community in distress. And when he loans out money or seeds he is prepared to wait till the next harvest to collect what he loaned out. He does not collect interest on such payments. He trusts his people and his people trust him. He works extra hard to try to answer as many requests as possible and relates very well with his court as well as the other community members. According to the women's group, "he is the only government we know."
In Ho Chi Minh City, Vietnam a retired government officer took action to reduce flooding in the community. He met with neighborhood leaders and shared a plan to redirect the existing paths and sewage system with each of the residents. The plan was financed by all the local families, and the researchers reported that “people agreed to make contributions because they knew that nobody else would solve the problem for them. The work was done as planned, with the result that there is now no flooding at all in some places, and much less than before in others.”

Churches, Mosques, Temples, Shrines, Trees, Stones and Rivers

_The mosque is our court, school, and lawyer._
—A 51-year-old poor man, Urmaraal, Kyrgyz Republic

_The church is fast in dealing with things like diseases and funerals, but when it comes to keeping secrets we can’t trust it._
—Participant, discussion group of men, Chitambi, Malawi

Faith-based organizations emerge frequently in poor people’s lists of important institutions. They appear more frequently as the most important institution in rural areas rather than in urban ones. Spirituality, faith in God and connecting to the sacred in nature are an integral part of poor people’s lives in many parts of the world. Religious organizations are also highly valued for the assistance they provide to poor people. However, the role that religious or faith-based organizations play in poor people’s lives varies from being a balm for the body and soul to being a divisive force in a community. In ratings of effectiveness in both urban and in rural areas, religious organizations feature more prominently than any single type of state institution, but they do not disappear completely when ineffective institutions are specified.

In Baan Pak Wan, Thailand researchers note that “the Buddhist monks were supporting the villagers as much as they could, and the abbot even found donors from another province to build the ubosod [the Buddhist ritual ceremony place] on the temple’s ground without collecting any money from the villagers.”

In Kajima, Ethiopia the Erothca, or holy tree (which literally means “wet straw” in the local language), together with the Coptic Church, is the source of spiritual strength and faith. Explaining its importance, the community report reads as follows:

_There is a huge tree at the bank of one of the seven crater lakes in the area. People go to the tree on a Sunday after Meskal [a church festival] with wet straw in their hands. The wet straw symbolizes the desire to have “wet land,” “wet hands,” etc. Wet things are supposed to stand for prosperity and wet land._
allows growth. The main purpose therefore is to pray to God to make the land wet with rain. People said, "We believe in it and it works; we get together and pray when we need something desperately; we go and pray for our children's health."

In Brazil the church emerges more effective than the municipality in many communities. In Vila União, Deus é Amor, a Protestant church, was regarded as a reliable, effective and trusted institution that helps deprived families. A participant comments, "I always go to church to pray or if I need something, I ask for it." In Argentina, Brazil and Ecuador poor people single out names of particular pastors or ministers as always being kind and trying to be helpful. But in Mrama, Malawi, together with the government, the church scores low in trust, 10 out of 50, because "they do not assist people equally. They tend to favor others so we cannot trust them fully."

The dismantling of communism in the former Soviet countries has led to the emergence of a range of faith-based organizations. In Etropole, Bulgaria discussions were lively. Participants agreed that the Pentecostal Church is more efficient than the Orthodox Church, which is said to provide "moral help." The Pentecostal Church is reputed to be the "Gypsy Church" and is singled out as helping poor people and those who were ill; its pastors go out into the community to be with poor people despite the fact that they have their own children to feed. A middle-aged poor man declares, "The pastor goes to the houses every day to speak with the stupid women...and they receive American money; everybody knows that."

In Jamaica the church seems more important to women than men and to the elderly than to the young. In Freeman's Hall, for older women,

...the church provides fellowship and a point of interaction with each other; they sing hymns, read scriptures, and pray together. The church is within walking distance of their homes, and for them possibly the only place to go when not at home. The same would be true for older men. However, there was one man who was vehemently against the church who commented, "The church sells clothes given to them by the Salvation Army. They are just sharks for money. The church is money grabbers...they just want to baptize." He felt the pastor was running a racket and profiting from the church.

A different picture of churches emerges among the Maroons in Accompong, Jamaica: "The Maroons are more interested in the churches that provide expression for their cultural heritage, the Myal religion and which permit the playing of the traditional gombey drums." One of the more popular churches in the community, the Zion Church, keeps alive some of the Maroons' spiritual rituals.
In Madaripur, Bangladesh the mosque is at the top of the list of important institutions:

The mosque is useful to the villagers as they can perform their prayers in the mosque. There is also an arrangement in the mosque to teach the Arabic language; it is extremely useful in social ceremonies such as marriage and death. However, women clearly stated that they had no participation in any decision about the mosque or decisions taken from the mosque.

In Kok Yangak, Kyrgyz Republic poor residents consider the local mosques important even though they describe some mullahs as being too greedy; despite this, in most communities the mosque did not feature in the top 10 institutions. In Urmalal, Kyrgyz Republic the mosque serves multiple functions. Participants there say,

The mosque is our court, school, and lawyer, while the village council is of no support, and policemen just provoke disorder. If something is stolen, the police do not search for the thieves, and, even if the thieves are caught, no further action is taken. All this does is a favor to thieves, they go on stealing and become still more impudent.

Nongovernmental Organizations

Had it not been for PUSH [NGO], we would be dead.

—A poor villager in Linda, Zambia.

NGOs, where present, play important roles in poor people's lives. Poor people's analysis of NGOs provides some striking findings. NGOs have stepped in to fill important gaps created by the breakdown of government-provided basic services to poor people, but have limited presence. While deeply appreciated in many places, NGOs do not receive systematically high ratings on criteria considered important by poor people. It would like to be involved in decisionmaking in programs that NGOs manage. There are also as yet few examples of strong partnerships between poor people, NGOs and governments. And NGOs rarely invest in local organizational capacity that would let poor people's organizations lobby for better provision of all services and a better environment for entrepreneurship and private investment.

In both rural and urban areas, NGOs represent 7 percent of the most important institutions in poor people's lives (figures 10.1 and 10.2). They feature more prominently, however, as effective institutions in urban areas at 15 percent, and less so in rural areas, 8 percent. Approximately 3 percent of institutions identified as ineffective are NGOs.
NGOs Step In to Serve the Poor

If it were not for Karitas we would have gone hungry, naked, and barefoot. Whatever we needed we turned to Karitas and they never turned us back empty-handed. Anything they had, they gave out.

—A mother with a family displaced by war, Capljina, Bosnia and Herzegovina

Our village is forsaken by God and our administration. After disintegration of the USSR no one has visited to find out how we live. We are very thankful to Counterpart Consortium, NGO Assistance Center.

—A 58-year-old man, Tash-Bulak, Kyrgyz Republic

Without the work of NGOs helping poor people who are struggling to stay alive, there is no doubt that the suffering of many poor families would increase. NGOs are reaching out and working with households and communities to distribute food and medicines to poor families, widows, refugees and the disabled. NGOs are in the forefront both in times of peace and during massive dislocations caused by war, working to improve the environment, education, health, productivity and community life.

In Kebele 30 in Ethiopia poor people identify what appeared to be the lifetime work of one woman as the most important institution:

The most important institution in this community is the one known as Sister Jember’s NGO. There are many reasons for saying that: First, as a result of the effort of this institution, children who never would have had the chance to go to school have received schooling free of charge. Second, virtually all the houses of the disabled and weak people in this community have been renovated free of charge by the same institution. Third, all the poor and mostly weak people have received food and clothing from Sister’s NGO. It is mostly geared to help the most vulnerable section of the community, like those who are old and disabled. They feed and give them hope.

In Bower Bank, Jamaica adult men and young men rank Food for the Poor as number one in importance:

All groups spoke of Food for the Poor as an important source of assistance to the community providing them “with a start.” Another valued group in the country was the Negril Coral Reef Preservation Society (NCRPS) in Little Bay. The NGO helps to clean up the community, especially the beaches, and this helps protect the coral reef, which increases fish breeding. The
women of Little Bay especially expressed gratitude to the NCRPS for helping community members to take pride in their community.

In Bosnia and Herzegovina NGOs receive both frequent mention and mostly high praise. For the Croat residents of Vares, researchers note, “Karitas is their savior, and it is noticeable that they live better and are better off.” In Bratunac, an elderly poor woman praised the Red Cross: “The Red Cross is the only organization we got something from concretely, unlike the other organizations, and that is why we trust them.” Similarly in Sekovici poor people say, “Only the Red Cross gave us flour, sugar, and oil. That is the only institution that has helped us in these years of misery.”

In India, some local NGOs were consistently praised and trusted. In Sohrai of Bihar, India the NGO SSVK, also known as Lok Shakti, figures at the top in the ratings of the institutions:

The villagers say the NGO was the organization that mitigated their sorrow when their village was submerged in the flood of 1993. For months they were sheltered in tents provided by the NGO and given khichdi [a porridge of pulses and cereals]. Later they were also provided plastic sheets for roofing. It is the NGO Lok Shakti therefore which is believed to be the villagers’ succor in times of distress and crisis.

In Baan Ta Pak Chee, Thailand NGOs emerge as the most trustworthy and sincere in providing help without expectations of return. The researchers report

...the housewife group trusts the NGO because the NGO has offered help as needed to the villagers for a long time. When there was a shortage of cows and buffaloes, the NGO lend cows and buffaloes to the villagers and will get them back when they have calves. Also, the NGO offered successive help and conduct the evaluation for other project implementation.

The Issue of Scale

Ak Bairak NGO has created 10 jobs for mothers of disabled children and organized a kindergarten group for the disabled children.

—Research team, At Bashi, Kyrgyz Republic

No NGOs or charity organizations have helped this school.

—Participant, discussion of a group of parents,

Munimalgasveera, Sri Lanka
NGOs hardly existed that provided technical support for organizational or institutional strengthening in the neighborhoods.

—Research team, Florencio Varela, Argentina

Given the huge scale of the poverty problem and the small scale of most NGO activities, it is important to recognize that they still have limited presence, particularly in the communities in Africa and in the former Soviet countries and in Latin America.

As in some parts of Asia, the NGO presence in Latin America is quite diverse in communities. In an institutional mapping exercise performed by participants in Ecuador, NGO activity was described as follows: “Inside the circle we find Help by Actions, who has done a lot for us. It has helped us in health and infrastructure. . . . DRI-Cotacachi is helping with a pork project. It helps the community and mixed associations. . . . INNFA is helping everyone in the community with education for children 0 to 2 years old, and 6 years old.”

NGO activity in Eastern Europe is recent but growing. Not surprisingly, with some exceptions, poor people mention NGOs less frequently than other institutions. Even one person being helped, however, is better than nobody being helped. In At Bash, Kyrgyz Republic NGOs distribute humanitarian aid and provide clothes to the poor. Another NGO, Chynar Bak, was created in 1998 to support orphans and women who adopt orphans. It has 12 members and offers free lunches for orphans in one of At Bash’s canteens with money contributed by local traders and businessmen.

In Thailand the NGO Soun Mechai, in addition to providing assistance with large water jars, toilets and interest-free loans, provides scholarships to poor but deserving students: “At present, Soun Mechai grants students’ scholarships to intelligent but poor students in the entire district of Baan Pai.” Both men and women groups give the maximum scores for most criteria to this NGO, except for a score of seven for effectiveness by the women.

One example in the communities of a large-scale effort by an NGO is Proshika in Bangladesh. Proshika provides a wide range of services, credit, schools, latrines and awareness of rights, and works with associations of poor women or men, called sanities.

Accountable to Whom?

They [NGOs] give resources; they undertake research, but there were other negative views because some are covers for businesses.

—Participant, discussion group of women,
La Matanza, Argentina

The work of the Red Cross is little known to the villagers. Those who went were outraged to see that clothes were not given, but sold there, or according to some information, admission is not free.

—A discussion group participant, Ozerny, Russia
The only institution that was said to allow community participation in decisionmaking was the Mabonde Women's Club, a community-based organization. This is a women's club aimed at income-generating activities, such as farming and knitting, to improve the livelihoods of their members. —A discussion group participant, Muchinka, Zambia

Not every poor person seeks to be actively involved in NGO management. But the lack of accountability of NGOs to poor people did surface in many places. This situation is particularly striking in cases such as one in Bangladesh where an NGO is praised highly on all criteria, but criticized for not involving people in its decisionmaking. Lack of accountability is evident from reports of lack of information about NGO activities, and researchers heard some reports of corruption, nepotism, rudeness and irrelevance. These findings, however, should be viewed against the backdrop of overall positive ratings on effectiveness given to NGOs by poor people.

In Khalajuri, Bangladesh participants express rather strong dissatisfaction with an NGO working on credit:

The staff members of the NGO misbehave with group members if they fail to repay loan on time for family wants. The NGO never extends the time limit for loan repayment though there are definite and acceptable reasons. Moreover, the NGO gives very little importance on the opinion of participants in the other group-related activities.

Researchers note participants’ feelings that

...if they had more control or influence over NGO, staff members of NGO would attach more importance on their opinion and poor people would have got rid of the problem of loan repayment; the poorest of the poor would have had the opportunity to make themselves members of the NGO and would have been able access the credit market.

In the former Soviet countries poor people expressed ambivalence and suspicion toward some NGOs because of their lack of accountability. In Muynak, Uzbekistan, a young man comments:

The workers of the NGO cut away the labels and distribute it instead of the humanitarian assistance, which they divide between themselves. They laugh at us, when they give us the boots of different sizes or big soldier's trousers. The boots are rather heavy and the soldier's trousers are big—it would be better if they gave us foodstuff.
When asked about other NGOs famous for their activity on Aral Sea and Pre-Aral Territory protection, the participants of Muynak declare, "We did not hear and see the representatives of the Union for Defense of the Aral Sea and Amu-Darya, and we do not know anything about the NGO."

Poor people in the Kyrgyz Republic have little contact with NGOs, and their role does not seem very important. In Bosnia and Herzegovina a researcher notes,

"Several Catholic relief organizations focus their attention on providing help for their co-religionists, although several participants commented that Catholic Relief Services was notable for providing help to everyone.... Some Catholic and Muslim participants criticized the tendency of religious organizations to focus on rebuilding churches and mosques when people are still going hungry."

In Sarajevo, Bosnia and Herzegovina researchers note, "Many people don't like or trust local NGOs or the people who work in them because they believe that they keep things for themselves which are intended for wider distribution." One resident spoke of how

...an Italian organization donated bathroom fixtures, but no one who needed them got them, only some crumbs. The municipality received 40,000 DM to fix people's homes, and they took it all for themselves. They even sold my stove from the UNHCR. What they were supposed to hand out to people they took for themselves and sold later. Since the humanitarian aid stopped a year ago, nobody has given out anything.

In Rumbamakee, Bangkok poor women say NGOs are not accountable to poor people but rather cater to the needs of the better-off. One comment on how, during a crisis, different groups have different opportunities for assistance is especially telling. A group of poor women say, "The rich women's group seeks help from rescue agencies and foundations while the poor female group has to solve the problems by themselves with maybe some aid from relatives."

In the city of Foua, Egypt poor people do not consider participation in decisionmaking as a criterion. This is not because they think it is not important, but because they have given up hope that anyone will listen to them. The researchers write, "This is related to the fact that the poor are very clear about who has the power to make decisions. They feel that institutions responsible toward them are particularly the public and voluntary sector. However, making these institutions accountable to them requires heavy transaction costs that they cannot provide."
Community, NGO and Government Partnerships

The leaders coordinate with the government institutions and NGOs to procure services for the village. As a result they were able to get tube wells to the village and three tanks and village roads rehabilitated.

—A researcher, Munamalgaweva, Sri Lanka

There are few powerful examples of successful, large-scale partnerships among communities, NGOs and governments. In Little Bay, Jamaica one positive institution identified by members of the community, particularly by younger groups, is the Negril Area Environmental Protection Trust (NEPT). The group was launched in 1994 by 16 organizations that joined forces to protect the conservation area.

In Bangladesh the large NGO Proshika, plays a brokering role with local government, intervening on behalf of villagers. This relationship appears to depend on the individual contacts of Proshika staff. For instance, the local sanities (organizations of poor women or men who are involved with NGOs) have yet to evolve into a network of poor people’s organizations that have systematic and consistent representation in government-managed programs. Despite these limitations, Proshika made vital contributions to Ulipur during the floods of 1998:

To the men in all villages, Proshika is the most important institution; women at Hatya also supported the view of men although they put a similar importance on a dewan (a landed man having some influence on the power structure). The importance of Proshika was shown in terms of its officers’ close relationships with the villagers. The men at Aminpara placed high confidence on a development officer of Proshika. The officer not only performs his duty but also helps them in various ways. If they need any help in the thana administration or in the thana court, he assists them. Women at Hatya received all kinds of assistance and sympathies from Proshika officers during the flood [in] 1998. In the flood their tube well and latrine submerged with their houses. They were living in open air on the embankment. Proshika workers managed to install a community tube well and a community latrine and relieved their sufferings. They explained that when they were being washed away by the flood even their own kin did not come forward to help them. Besides Proshika, they could only remember the dewan, who still helps them during illness and other crises.

One of the most effective collaborations between community groups, the private sector and government agencies was reported in the favelas of Brazil. The neighborhood associations are regarded as the most important institutions in 9 of the 10 sites and are the second-most positively evaluated
institution. They are highly regarded for representing community needs to public agencies and for helping residents during crises and in day-to-day life. To illustrate their diverse functions, a group of men and women from Nova Califôrnia say they rely on their association “in case of health problems at home, lack of food, lack of housing, and other emergency problems.” Participants also feel they had influence over their association and that they had good access to the city government: “The president of the association has the ability to arrive, to talk, and to lay questions on the community on the floor.”

Indeed, the testimony of a resident of Nova Califôrnia suggests an intertwining of governmental, community and nongovernmental and private sector institutions:

In the case of sickness in the home, when I can’t solve it, I turn to the president of the Neighborhood Association... and if the problem remains... I have Saúde em Casa [Health in the Home], the ambulances... I look for help from the president of the Neighborhood Association, or the local government.... If the president can solve it, we talk with her; if she can’t, we have to look for other means... outside of the neighborhood. The president of the association goes to the Citizenship Committee of the Bank of Brazil to solve problems that surpass her capacity, such as when the association doesn’t have money to do what we have to do, be it medicine, basic food baskets.... Whatever is needed of them, they are there, and give.... We trust them.

Potential NGO Roles in Changing Local Governance

The NGOs should monitor the performance of these [state] agencies and should try to be impartial in the community’s internal issues.

—A discussion group participant, Entra a Pulso, Brazil

We want someone from the local village council to collaborate with us.

—Participant, discussion group of women, El Gawab, Egypt

But they [traders] charge high prices for their goods and do not allow us to bargain.

—Participant, a discussion group of women, Madana, Malawi

Poor people find it difficult to organize and apply political pressure on their own. A big part of the problem is risk; the risk of offending patrons and powerful officials, and incurring loss of work, fines, violence or other penalties.
Another part is poverty of time and energy. A Sri Lanka report notes, “The very poor rarely attend meetings. They have to forgo a day’s casual labor to do so.”

The presence of local leaders and civil society institutions, including NGOs, that support local organizational capacity can make the difference in helping poor people overcome exclusion and exploitation as well as sheer fear of reprisal. Yet in our studies there seem to be few examples of NGO activities that increased poor people’s participation in local governance or increased the accountability and transparency of local government decision-making.

**Conclusion**

Poor people’s experiences call out for the reform of all institutions engaged in serving them: governments, NGOs, religious organizations and community organizations as well as private enterprises, banks and other civil society organizations. Very few institutions created by outsiders fulfill poor people’s desire to have institutions that “stand by them in their evil days.”

In an era of rapid decentralization, poor people’s low ratings of local government in urban and rural areas should give pause. As local government stands as the only institution that can reach the majority of the poor, who are often scattered in remote communities, ensuring that decentralization serves poor people takes on even greater urgency. There are four areas for action: First, funds need to be directed to poor people’s organizations through community-driven programs where community groups manage resources and make decisions. Second, investment is needed in organizations created by poor people and accountable to them. Third, these associations need to be linked to each other beyond the community level and to local governance structures. And, fourth, local government should be held accountable to empowered local associations of poor men and women. Special efforts will need to be made to ensure that poor women are included in governance.

While NGOs are greatly appreciated, poor people would like NGOs to respond to their needs and poor people would like to be involved in NGO decision-making. There is little evidence from the study that NGOs have had an impact on local governance. Religious institutions are respected and play key roles in poor people’s lives, but poor people have criticized even these institutions for their lack of fairness and their role in reaching out only to their flocks, thus sowing the seeds for disunity.

Poor people depend on each other for survival. Friends, neighbors, and both formal and informal community-based organizations play critical roles in poor people’s lives, in their daily struggles as well as during emergencies. The resources of these groups are limited, and community fracturing and the pressures of daily survival prevent them from organizing more effectively. Although there are striking examples of mobilization, poor people’s
organizations are by and large disconnected from each other and from other support organizations outside the community.

One of the biggest challenges to poverty reduction is the design and management of pro-poor institutions and investment in networks of membership-based organizations of poor men and women.

Notes

1. Groups of poor men, women, seniors and youth discussed the institutions that were important in their lives. In some cases lists of institutions were written or drawn on cards or paper. People then discussed criteria to rate institutions. Once criteria were identified and agreed upon, groups rated institutions on these criteria. Scoring of institutions was done with pebbles, beans or other local material. In some countries, the scores were simply written on sheets of paper. In some communities, particularly in Eastern Europe and Central Asia, discussion of performance of state institutions unleashed such anger that participants refused to engage in further discussion.

2. The data were analyzed based on both ratings and descriptions of institutions. The percentages for the top five most important institutions are based on how frequently an institution was mentioned in each community across all discussion groups. The analysis is based on data from 21 countries, 183 communities and 1,234 discussion groups. Sri Lanka and Vietnam were not included in this analysis because the methodology used in conducting institutional analyses was different in these countries. The regional distribution was as follows: Africa, 431 discussion groups; Asia, 208 groups; Eastern Europe and Central Asia, 358 groups; and Latin America and the Caribbean, 237 discussion groups. When the analysis was repeated using a weighting system that took into account ranking of the institution, there was no shift in the pattern of results.

3. It cannot be assumed that if, for example, health institutions make up 10 percent of effective institutions, they make up 90 percent of ineffective institutions. The percentages represent distribution of the five most frequently mentioned institutions across discussion groups. The ratings on effective and ineffective were queried separately in free-flowing discussions.
Chapter 11

Powerless, Trapped in a Many-Stranded Web

Summary

Poor people often feel powerless, trapped in a web of linked deprivations. Earlier chapters describe nine of the dimensions that anchor the web. A final dimension, personal incapabilities, or lack of information, education, skills and confidence, is explored in this chapter. Poor people frequently describe problems with accessing information about government, market and civic activities, particularly outside their communities. Often this is due to geographic isolation, lack of communication and social exclusion. Though many see education as a means to upward mobility, costs and difficult access often deter or prevent them from sending their children to school. Poor people often lack practical skills that would help them earn a livelihood. Their lack of ability to provide for their families and belong to society leads to low self-confidence and self-worth.

Some escape the many-stranded web of disadvantages. For others, the shocks to which they are vulnerable make them poorer and more powerless. Powerlessness leaves most poor people having to choose between one bad thing or another. In the face of agonizingly constrained choices, poor people are remarkable for their tenacity, resilience and hope. For them, the will is there, but often not the opportunity. The challenge for development professionals, and for policy and practice, is to find ways to weaken the web of powerlessness and to enhance the capabilities of poor women and men so that they can take more control of their lives.
Trapped and Tied

[Poverty is] like being in jail, living under bondage waiting to be free.

—A young woman, Thompson Pen, Jamaica

We are left tied like straw.

—A discussion group, Dibdihe Wajtu, Ethiopia

Many poor people feel they are trapped: kept poor and made poorer by multiple disadvantages. Their experience suggests these disadvantages are more comprehensive and more tightly interwoven than much professional and sectoral analysis recognizes. Several metaphors illustrate the condition of powerlessness, poverty and illbeing. Poor people themselves use the metaphors of a trap, of prison and of bondage.

While each of the individual dimensions of poverty is important, it is even more important to understand that the dimensions form a powerful web. They interlock to create, perpetuate and deepen powerlessness and deprivation. It is this interlocking that makes it difficult for the poor to escape poverty and easy to fall back into poverty after clawing their way out. It is this multifaceted nature of powerlessness that makes it difficult for poor people to organize and makes successful cases of organization even more remarkable.

This chapter consists of two sections. Part I explores the last of the 10 dimensions that comprise the interlocking web: personal capabilities. Part II then explores the nature of the multifaceted web as experienced by poor people. This section first reports on how the many-stranded web keeps poor people powerless through multiple causes of deprivation and multiple impacts on deprivation. It then highlights how the interlocking dimensions of deprivation and powerlessness add to the precariousness of poor people's climb out of poverty and how series of shocks and stresses throw them right back into poverty. Finally, it highlights how this multidimensionality of deprivation painfully limits poor people's freedom to choose and act. It constrains their choices. Their powerlessness forces them to select between two agonizing choices, two losing propositions—such as whether to have food or send children to school—further limiting their own and their children's chances of success in the struggle for a better life.1
Part I. Lack of Capabilities

*If they [children] can't eat, how can they learn?*
—A woman, Kebele 11, Ethiopia

Poor people are disadvantaged by lack of information, education, skills and confidence. Many factors contribute to limited personal capability, including physical isolation, being cut off from the powerful and wealthy, lack of access to media and limited schooling. All these contribute to limited confidence, and together they reinforce powerlessness and voicelessness and marginalization in society.

**Lack of Information**

We do not know anything.
—A middle-aged man on rights and the law,
Razgrad, Bulgaria

*Opportunity is a contact.*
—Discussion group participant, Vila Junqueira, Brazil

Poor people are acutely aware of their lack of information and lack of contacts to access information. Across countries, poor men and women discuss how these put them at a disadvantage in their dealings with public agencies, NGOs, employers, traders and lenders, and contribute to their feelings of powerlessness. Prejudice and discrimination add to physical isolation and combine to further isolate people from information and new economic opportunities.

Not knowing about services, rights and meetings or about how to gain access to them is another deprivation of the poor. The many impacts of the lack of information on poor people’s lives can be seen from exploring their experiences in one country, Vietnam. In two districts in the Tra Vinh region of Vietnam physically isolated people cite lack of information and poor access as their biggest constraints. In one area isolated and remote households report that they do not hear of impending credit program services, and those who benefit most tend to be family and friends within the leaders’ social networks. In other remote areas, poor families say that lack of information about when government workers will be near the area means that they miss accessing much-needed services. In one commune, poor people say they miss free vaccinations for their children because they miss the health worker’s visit.

Lack of information about planned government actions often leaves people angry, further deprived or confused. In a village in the district of Duyen Hai farmers said that they had not been consulted before irrigation
canals for shrimp farmers were constructed across the village farmland. This led to waterlogging and made much of the land useless. Researchers write, “Farmers claimed that they were not forewarned; rather they were invited to attend a meeting and informed that the decision had already been made. Since land-use certificates have not been issued in this village, no compensation will be paid for lost land, as local farmers have no legal claim to it.” In another village, women indicate that they feel vulnerable because of lack of information, not knowing about government decisions and having no say in community issues. Mrs. C., whose family lost 4 cong of land, said, “What can I say? I did not complain about losing the land because they are the government and I am a citizen and we don’t dare stir things up or challenge anyone.”

Isolated people also often find out about meetings after they have happened. A woman from another community says, “I have lived here for 10 years and never been called to a meeting of any kind.” In Ha Tinh, Vietnam a participant says, “I live quite far from other people... By the time I hear about things, the opportunity has passed.” Not knowing and being out of touch also affect poor people in cities and towns. The researchers in Ho Chi Minh City, Vietnam found in the three urban districts they visited that the poorer people are, the less they know about the welfare services in their area.

Poor people in Bulgaria report similar experiences. Participants in Plovdiv complain of lack of information about humanitarian aid from the Red Cross: “Who has the right to get this aid? Well, those who happen to be in the hospital the same day, for example, for taking medical tests, are more eligible.” Discussion group participants in Razgrad state that the mayor controls the social assistance rolls and the police. They feel that municipal services could improve if they had more control over the mayor and had somebody to explain to the people what the law is, what they are entitled to, and to whom they could make complaints against the mayor.

In Isla Trinitaria, Ecuador there is a lack of awareness of various public institutions and NGOs that work in the area. People say lack of publicity about the activities of organizations prevents them from reaching the majority of people in the settlement. A discussion group states that they feel uninformed, “we are trying to see how we are fooled.” Their overall despair with lack of information about government action that affects their lives, and over which they have little control, can be summarized by a discussion about the president of a district committee: “We don’t know anything about him”; “we know that once he brought medicines”; “we don’t know anything”; “he works on water affairs.” A leading issue of concern to them was the possibility of eviction, of being removed from an embankment even though “the people are not informed about what is going to happen.” Other groups used stronger language to express their vulnerability and growing despair fueled by lack of information about proposed government action. According to one participant, “I feel insecure, I am in the hands of the mayor...what can we do, to whom should we turn?... I would like to have a machine gun to kill them, the first one who gets into my house...working for the right [to a
house] and losing everything is very sad. Leave it to God. He will be coming very soon...."

**Telephones, Media and Information Technology**

The well-off have telephones, car...computers, access to services, live on the labor of others and have leisure.

—A poor woman, Morro da Conceição, Brazil

Poor people's isolation from information is compounded by lack of access to communication and information technology, including telephones, Internet, radio, printed material and television. The degree of isolation varies across regions.

More in some parts of the world than in others, poor people talk about the importance of telephones to increase their connectivity to information, such as the market prices for their goods and other knowledge about the outside world. In Millbank, Jamaica the need for telephones was mentioned by several discussion groups. The researchers write:

The community feels very strongly that the market exists for their enterprise and the road and telephone would lead to the creation of an economically viable industry. However, they ranked telephones as more important as they believe these will provide income earning opportunities and a faster response time to health or other emergencies that may arise in the community.... The lack of telephones was a recurring theme, possibly derived from a sense of alienation through the remote location. Aside from the telephone, the young men and women have a craving for information technology, and are well aware of the Internet, seeing enterprise opportunities for marketing their products in the area.

In other discussion groups in Millbank, women equate the telephone to the local bridge across the river. In one group, a woman declares "this is the year 2000, the age of technology; it is full time that we get a telephone." In Little Bay, Jamaica lack of telephones and post offices is a problem identified by all discussion groups. Discussion groups say that while poor road conditions lead to their isolation, the lack of telephones make their problems even more acute. This is seen as contributing to the high unemployment among women as they are unable to respond to job advertisements in newspapers. In Bower Bank, Jamaica a young woman again highlights the need for telephones, and suggests that calling people anti-technology is a way of teasing them as backward. A few older men in this community had cellular telephones and were seen using them in public.

In the Kyrgyz Republic as well, telephones receive frequent mention as a way of solving problems, accessing timely emergency health assistance
and information about prices. In Turushbek, people say they are ill informed because of bad roads and no telephones or newspapers. In Bedsa, Egypt women await the installation of a new telephone facility to put an end to their isolation. In Binh, Somaliland poor people say that in the absence of telephones, messages are still carried over long distances by runners. In Mtamba, Malawi poor people report great difficulties with placing a telephone call to the hospital to request an ambulance when someone is very sick.

Newspapers are valued as sources of information even where literacy is low. A program in Lao Cai, Vietnam to distribute radios to remote H'mong households is much appreciated.

The power of computers and computer-related skills to generate new employment opportunities, as well as increasing access to information, is mentioned by some parents, but primarily by young people in Eastern Europe. In Uchkum, Kyrgyz Republic parents complain that teachers are not teaching their children modern computer skills because there are no computers in schools. In Tsekovo, Russia while the employment bureau is rated low for not having paid employment benefits for three years, young girls speak favorably of their launching new computer training courses.

Lack of Education

In Nigeria, if you are not educated, you cannot get a job, and no job determines position in the society. Our parents did not go to school, and so we are poor today. Education can change this.

—Participant, a group of youths, Dawaki, Nigeria

I dreamt that I was sending them to university, that they may be somebody but I am afraid that secondary school is as far as they can go.

—A mother, Bratunac, Bosnia and Herzegovina

They sentenced me to death when they did that.

—A woman from El Gawaber, Egypt speaking of being forced by her parents to withdraw from school

Poor people make distinctions between literacy and education. For reading and using documents, for checking prices, and for avoiding exploitation, they see basic literacy as a key ability. Lack of literacy and numeracy makes poor people vulnerable, and minority groups seem especially exposed. Participants from indigenous communities in Ecuador mention that their illiteracy makes them “an easy target for fraud by businesses.” In the words of an indigenous woman from Asociación 10 de Agosto in Ecuador:
Because we had no schooling we are almost illiterate.
Sometimes we cannot even speak Spanish; we can't add. Store owners cheat us, because the Indians don't know how to count or anything else. They buy at the prices they want and pay less. They cheat us because we are not educated.

Many poor people emphasize the importance of literacy for accessing jobs. A 51-year-old man from Tabi Ere, Ghana tells the researchers that he is blind, meaning that he is illiterate, and this is why he and so many others in his village can never get a job in the nearby town. In Bangladesh and India high levels of illiteracy are widely viewed to be key reasons for underemployment. A participant in a women's discussion group in Little Bay, Jamaica says, "If we could read we could go to Negril to get good work."

Poor people in community after community indicate that they value education highly as a key to a better future for themselves and especially for their children. In Ha Tinh and elsewhere in Vietnam, men, women and children are all very concerned about education and see it very clearly as one of the few means to break the cycle of poverty "because it is very hard to live on agricultural production." Nevertheless, the poor identify many barriers to education. The high costs of school even when school is "free" is perhaps the most pressing obstacle that poor people raise when discussing education, but problems of distance, the need for children's labor, and the quality and relevance of the schooling also figure in many discussions.

The Strain of Costly and Distant Schools

Even though my two daughters are of age to go to school, they don't go because I have no money to send them. The big one is six and should go to primary school but I can't find the money to buy a uniform, shoes or bag. My other daughter used to attend Millbank Basic School but had to stop because I can't afford the $500 for school fees. My son will be ready for school in September but I can't see how I'll be able to send all three of them to school.... I want to learn to read and write, get good work so that I can send my children to a good school, so that they will not have to farm but will be able to get good work.

—A poor woman, Millbank, Jamaica

There are wrenching testimonies from all regions in the study of poor families that struggle with difficult decisions of whether to invest in their children's education. For the poorest families, sending a child to school can imply very serious costs related both to income lost and to school fees, clothes, supplies and other expenses like payments to teachers, building and furniture funds and so on. Where parents do manage to send and keep their children in school, they often make tremendous sacrifices. A poor man in
Duckensfield, Jamaica with seven children explains, “I use most of my pay to school the children so that makes it impossible for me to build a good house.”

In Ho Chi Minh City in Vietnam one poor woman explains that “her son just plays all day instead of going to school” because she is unable to raise the fees that must be paid at the beginning of the school year. In some study sites in Vietnam teachers reportedly humiliate children in front of the class by discussing how their parents have not yet paid their fees. Children prefer to withdraw from school rather than face this humiliation.

Reports from Zambia and Nigeria also are full of stories about profound difficulties with covering school fees and being forced to withdraw children from school. An elderly woman from the village of Tash Bulak, Kyrgyzstan shares her stark choice of only being able to educate her sons:

When our children were small, it was easier to take care of them. Now they need to go to school, which means they need clothes, and shoes, and school supplies. We don’t have enough money, so only two of our children, two sons, attend school, and our daughters stay at home, because they have no shoes and the school is located very far from here, 6 kilometers. The boys walk this distance. Occasionally some driver would pity them and give them a free ride.

In some regions the hardship of covering fees is a relatively new phenomenon. In Indonesia study participants report that only recently have they been unable to afford the fees due to the economic crisis. In Pegambiran, some discussion group participants expressed concerns that many families who needed special assistance with school fees were not covered under the existing safety net programs. In the former Soviet Union, the cost of schooling is a leading concern because in the past education was free. As a man from Dimitrovgrad, Bulgaria shares,

I have to pay a fee of 23,000 leva for the kids. Where on earth am I supposed to find this money? I simply don’t have it! So I tell them that I can’t afford it. “Then take your kids home!” So who’s to look after them at home?... Now tell me how am I supposed to find this money?... How could I raise this money...pay day-care fees, go and pick the kids up from the day-care—how? This means I’m forced to start stealing—I’m a 50-year-old man.

Researchers from Kyrgyz indicate that education has become an “acute” problem due to the “constant need of parents to contribute their money for needs of the school” and for books in both rural and urban
areas. Similarly, in Egypt fees for education are new, and many express difficulties with payment.

In addition to educational costs, small group discussions about schools frequently raise concerns with the long distances that children must travel to reach school. In some villages this seems to pose a more formidable barrier than the problem of costs. In rural Ghana both men and women stress the lack of educational facilities as an issue. In Bangladesh all the study areas identify the lack of school facilities as an important problem and view the traveling required to attend distant schools as a key constraint for not sending children to school. In Gowainghat, adolescent girls often do not go to secondary school because young boys tease them in the road.

In Bosnia, where schooling was interrupted by the war, access to education is a serious concern in discussion groups of youth and women of all ages. In Somaliland people note a simple lack of educational facilities due to the war. In some war-affected areas of Sri Lanka it is reported that the poor do not send children to schools in outside villages due to security concerns, despite the poor quality of local schools.

By contrast, satisfaction with improved access to school is mentioned in a discussion group from the Chomia, Malawi: “In the past schools were very far, about 5 km away. These days our children are just walking 2 km to Mbayani for their school.” The communities visited in Malawi consistently mention education as a relatively low priority, although often still among the top 10. This may reflect the satisfaction with the government’s policy of free primary schooling in addition to opening new schools and the urgency of other needs.

**Children’s Labor Needed**

At times of disaster...children are taken out of school and are sent to towns to be employed as servants and requested to send money to their parents in the farmlands.

—Poor young men in Dibdibe Wajtu, Ethiopia

As a teacher from Nuevas Brisas del Mar in Esmeraldas, Ecuador explains, parents find it difficult to keep their children in school because they are often needed in more immediately productive activities: “Children have gone... Many have to shine shoes for a living.... We started out with 30 students and finished with 20. There is a desertion of five to ten students per level.” In Freeman’s Hall, Jamaica, it is common practice for parents to keep children away from school on Fridays to reap crops for the main market on Saturday.

In Dimitrovgrad, Bulgaria some children “dig for scrap instead of going to school,” meaning that they steal wire and any other metal that is available. In Ethiopia researchers write that in rural areas children between the
ages of 6 and 12 are more likely to tend cattle than attend primary schools. When they attend, they are taken out at times of crisis to help the family.

Problems of Quality and Relevance

This school was ok, but now it is in shambles, there are no teachers for weeks. It lacks competent principals and teachers. There is no safety and no hygiene.

—Discussion group, Vila Junqueira, Brazil

In many communities, problems of educational quality and relevance come to the fore. In India people mention teachers who only come to school two days a week. Discussion groups in the favela of Vila Junqueira, Brazil express frustration with both the staff and security. Participants in Samalankulam, Sri Lanka speak of shortages of both teachers and classrooms. The researchers who visited Cañar, Ecuador report that discussion groups felt that "high school graduates are not well prepared ... they don't teach well."

Problems of abuse and corruption also touch schools. In villages in Egypt, participants report that parents may be forced to pay special tutoring fees lest their child "is made to fail." In the Kyrgyz Republic, discussion group participants say a university diploma used to be more prestigious "because now people can buy diplomas."

Some poor people also raise deep concerns about the relevance of schools to employment prospects. Many express bitterness that education does not necessarily bring a better future. As an older woman from Duckensfield, Jamaica explains,

My husband and I make all the sacrifice to send our children to school out of our very small wages and because of that we couldn’t build a proper home up until now... how my husband and I spend all of our little earnings on education for the children and two of my children can not get work to support us and we are old people now.

Similarly in Egypt, Ethiopia and Ghana people voice frustration because even with education finding jobs is extremely difficult. In Egypt, even technical schools are criticized for being overly theoretical and not opening up the job market. In Samalankulam, Sri Lanka the researchers note that youths who complete their education “are forced to take up agriculture as they cannot find employment to suit their educational background.”

Among study participants who managed to escape poverty, education is indeed mentioned but with strong regional differences. A 57-year-old shopkeeper from Nova California, Brazil credits hard work and education for helping him overcome the “precarious nature” of life: “I always worked a lot and have my degree. Today I have my business here, and it is enough to live quietly.”
Lack of Skills

A bad life is when you cannot find employment and have no money and no useful knowledge.

—A poor man, Kebele 30, Ethiopia

I live in the hope that things will be better for the children, that they will complete school, learn some trade.

—A poor woman, Sarajevo, Bosnia and Herzegovina

Poor people don’t know how to manage a business, and so they can’t improve their situation.

—Discussion Group of elderly men, Ho Chi Minh City, Vietnam

Although I live with my mother, right now I am on my own. I have been kept back from society. There is no training center in this community nor employment for me as an unskilled young man.

—Poor youth, Little Bay, Jamaica

In many parts of the world poor people speak about the importance of learning practical skills to enable them to make a livelihood. Participants in Las Pascuas, Bolivia link unemployment to lack of schooling and training: “If they are trained, they have greater knowledge, and they are able to get work doing whatever.” The importance of skills acquisition also emerges strongly from life stories of people who have escaped poverty. Informal apprenticeships with relatives and learning by observation are cited for agricultural and livestock jobs as well as for crafts, small manufacturing and trading. Two different life stories follow:

Ali Karibo of Adaboya, Ghana was the first son of eight children. His father was a poor farmer who had no cattle but a few sheep and goats. The piece of land he had bought was very rocky so he did not do much farming. Ali had no formal education but according to him, his father taught him how to farm on rocky land. “My father fitted a hoe and gave it to me.” His father died when Ali had not reached a marriageable age and the mother was too weak and poor. At that early age of 14 years he saw that he had no help but God. He said he worked hard on the rocky soil to remove the rocks. This has brought him fame and peace of mind. Those who know him use him as an example to encourage their children.

As a farmer, Ibu T of Kawangu, Indonesia does not own any rice fields. She owns an unirrigated field to plant tomatoes,
...cowpeas and mung beans. Eighty percent of the yield is sold in
the market. She said, "I used to be poor but things have
changed. My life is better off because I worked hard such as
planting vegetables and weaving cloth to be sold."

Young people in particular are aware of their lack of skills as limiting
their income-earning opportunities. But it is rarely only lack of skills that is
limiting. A poor 20-year-old young man in Jamaica said, "I would like to see
some major improvements towards youth in the community skills training
and a market for produce...I would like skill in woodwork, furniture building,
art or carving." When asked why he wasn't doing carving or woodwork
right now, he answered: "Do I have tools and money to start? But if we as
youth have skills training, that would help and some financial help as well so
I could help myself to better my life."

Sometimes however, even those with skills report difficulty in finding
jobs. Men in Cassava Piece, Jamaica observe that there are few opportunities
even for those with masonry, carpentry, and tiling skills.

Low Self-Confidence and Self-Worth

When I had nothing, everybody neglected me. The boss scolded
me for any kind of silly mistakes. However, now I am not
working as a day laborer and so everybody respects me.
—A poor man, Khalijuri, Bangladesh

A human being without roots doesn't have meaning.
—Community leader, Boce, Recife, Brazil

Poverty demoralizes us, I feel humiliated. Therefore, I never
leave the village.
—A sick woman, Tash Bulak, Kyrgyz Republic

Lack of confidence is frequently mentioned as a result of poverty. Sometimes
this poverty is the result of loss of confidence, especially from having been
unemployed for some time. In Bosnia the inability to find a job makes people
feel worthless to themselves and their families. Low self-confidence can
lead to self-isolation. Young men in Bower Bank, Jamaica rank absence of
self-confidence as the second biggest impact of poverty:

Poverty makes us not believe in ourselves. We hardly leave the
community. Not only are we not educated, but we also don't
have a street-wise education. Some people don't know how to
behave when they go beyond their community because they are
so frustrated, locked up in the house all day. They don't have
an understanding and therefore can't relate. Some would say
that ghetto people don't know how to behave.
Poverty, illness, disease, loss of livelihood sources and discrimination all combine to deplete poor people's confidence to continue with the struggle. A 27-year-old girl from a village in Ethiopia in which many people were lepers says: "Yes, most of us who reside in this village are lepers. Even though at present I am not suffering from leprosy. My mother was a leper. So everyone knows that I am the daughter of a leper's family. Even though the community has not excluded me officially, there is no attempt to accept me as being part of this society. And I also feel so." A blind man in Doryumu, Ghana said, "no one recognizes me. I have a big name only when I move in the streets with children following me. That is all the recognition I have, with the children. No one has ever invited me to any meeting."

Lack of hope and being unable to see a way out does for some result in madness and suicide. Giving up and being overwhelmed is described as "dying on your feet" by a man in Kebele 30, Ethiopia; "being on the edge of madness, going crazy" by a woman in Krasna Poliana, Bulgaria; "people do not smile, they look sad" by a woman in Tash Bulak, Kyrgyz Republic; "not seeing the light of happiness" according to an older man in Khalajuri, Bangladesh; and finally "hanging oneself" by a poor man in Jalal Abad, Kyrgyz Republic.

A community leader named Pedro in Bode, Brazil started community cultural work to counter the sense of alienation and sense of worthlessness among youth. His understanding of the social and psychological consequences of poverty started with his own life experience and observing as a young child his single mother who had to constantly "fight a lot and had to sacrifice herself as a washerwoman." For Pedro, the only way to improve the quality of life in the community is through classes in arts and vocational courses.

Part II. Keeping Poor People Powerless: The Many-Stranded Web

No one cares about us. We have no rights whatsoever.
—Men's discussion group, Krasna Poliana, Bulgaria

Poor people are held down not by one deprivation but by multiple deprivations. This section first presents the many-stranded web of powerlessness based on analyses of poor people's experiences. It then provides one illustration of poor people's descriptions of multiple linkages and is followed by data on shocks and sequences of events that lead to the downward slide into poverty. The final section highlights the agony of choosing between two losing propositions.
The Many-Stranded Web

The dimensions of deprivation are multiple. Their connections are also interwoven. Not every deprivation applies all the time. The combination of deprivations is specific to people, households, social groups, communities, regions, countries, climates and seasons. What poor people have in common is how often and how strongly the dimensions combine to keep them powerless and poor.

Poor people's experiences seem to converge primarily around 10 dimensions that add up to lack of freedom of choice and action, to powerlessness. These have been highlighted throughout this book and are summarized in figure 11.1. The dimensions of powerlessness and illbeing that emerge from the analysis are described below.

Precarious Livelihoods with Few Assets. Precariousness is compounded by limited ownership and access to assets—physical, financial, human, environmental and social. Hunger is not uncommon. Poor people survive through a patchwork of low-paying, temporary, seasonal, often backbreaking and sometimes illegal activities (chapter 3).

Isolated, Risky and Unserved Places of the Poor. Not only do poor people live in areas that are geographically isolated—remote rural sites or urban slums lacking transportation—but they also live in areas that are poorly serviced by basic infrastructure and that can be physically dangerous, unhealthy and unsanitary, or prone to natural disasters. Vulnerability is exacerbated by stigma, as poor people often find it hard to find jobs when their address is known (chapter 4).

Hungry, Exhausted and Sick Bodies. The poorer people are, the more likely their livelihoods depend on physically demanding work—often involving long hours, dangerous conditions and meager returns. Those who are hungry and weak and who look bad are often paid less and less reliably. Poor people also report difficulties accessing medical care due to high costs, corruption in fees and preferential treatment for those with influence and money. They frequently mention being asked to wait a long time and being treated with rudeness and indifference by medical staff (chapter 5).

Unequal Gender Relations. Exclusion of women from social, political and economic life limits their choices and increases their vulnerability when they are on their own. Violation of deeply entrenched roles of men as "breadwinners" and women as "caretakers" has created turmoil and domestic violence against women. Domestic violence against women remains widespread (chapter 6).

Isolating Social Relations. Social isolation includes the experience of being left out, looked down upon, pushed aside and ignored by those more powerful at all levels, with an impact on poor people's access to resources and opportunities. Poor people often face discrimination based on ethnicity, gender, caste, material poverty, age and the community where they live (chapter 7).
Figure 11.1 Dimensions of Powerlessness and Illbeing

- **The Body:** hungry, exhausted, sick, poor, appearance
- **Gender Relations:** troubled and unequal
- **Social Relations:** discriminating and isolating
- **Security:** lack of protection and peace of mind
- **Behaviors:** disregarded and abused by the more powerful
- **Institutions:** disempowering and excluding
- **Organizations of the Poor:** weak and disconnected
- **Capabilities:** lack of information, education, skills, confidence
- **Livelihoods & Assets:** precarious, meager, poverty
- **Places:** isolated, risky, unserved, marginalized
Insecurity and Lack of Peace of Mind. Poor people feel that they are more insecure and vulnerable today than 10 years ago. They lack connections, the ability to bargain for fair treatment or fair wages, access to capital, and protection by police and under the law. Breakdown of traditional social support systems with increased economic hardship adds to this stress. For women, widowhood invariably brings on destitution and social and physical vulnerability (chapter 8).

Abusive Behavior of Those More Powerful. Poor people often experience those who have more power over them as abusive, rude and uncaring. These include people upon whom they depend for livelihoods and services. Being forced to submit to such behavior compounds their lack of self-worth and sense of powerlessness (chapter 9).

Disempowering and Excluding Institutions. From the perspective of the poor, there is a crisis in governance. Poor people's contact with a range of state, private sector and civil society institutions is experienced as disempowering and excluding. Poor people recount countless incidents of humiliation, corruption, lying and cheating. Not surprisingly, poor people lack confidence in these institutions. As a consequence, many primarily depend on their own informal networks (chapter 10).

Weak and Disconnected Organizations of the Poor. Poor women and men participate in a range of informal and formal local networks and organizations, although by and large these groups are limited in number, resources and leverage. These groups and networks rarely connect with other similar groups or with resources of the state or other agencies. Isolated and disconnected, poor people's organizations have difficulties shifting their bargaining power with institutions of the state, market and civil society (chapter 10).

Poor in Capabilities. Poor people are often isolated from information about jobs, economic opportunities, credit, as well as information on how to gain access to government services and their own rights as citizens. They also struggle with schools that are costly, distant and of mixed quality. Combined with poor education, lack of skills and lack of connections, poor people often lack self-confidence. This compounds their helplessness when faced with hunger or exploitation (chapter 11).

Poor People's Descriptions of Linkages

The multiplicity and interlinkages of the causes and effects of poverty are graphically illustrated in the visual analyses carried out by poor people. Again and again participants show their awareness of a whole range of causes and effects. Figure 11.2 is an analysis of the causes and effects of poverty by a group of women in Dobie Yekpong, Ghana. It illustrates themes such as poverty of time and energy ("sleeplessness" and "always busy and no time to rest"), inability to pay school fees leading to a high dropout rate from school and illiteracy, and "inability to unearth potentials." As else-
where with other factors like ill health, the analysis indicates a circularity of causation, in this case with theft, which appears on both sides.

To a striking degree many of the strands of the web of powerlessness can be seen to have multiple links and circles of causality. A discussion group of women in Freeman’s Hall, Jamaica shows this circularity of causality and with education.
Poorness causes education, particularly of children of secondary school age, to be cut short. Leaving school early at maybe 14 or 15 years old means you can’t manage a job and contributes to some early parenthood. It was considered that early parenthood led to more babies because of the resultant lack of a job. So the cycle continues with children having children and remaining poor so that they in turn cannot afford to send their kids to school.

Similarly a group of women in Los Jureís, Argentina described the circularity of deprivation:

There is a lack of food and there is malnutrition because parents can’t buy the food necessary to live...many kids don’t even get the minimum. Being poor, they don’t get the vitamins and because of this kids get ill.... Poverty brings illness from malnutrition or because they get wet out in the fields.... There is so much hunger and a child can’t go to school; has no shoes; doesn’t have equipment; and being poorly fed, doesn’t learn well.

**Shocks, Stresses and Sequences**

*When you sow you hope to harvest at least the minimum, but unfortunately my efforts were in vain. I had to feed children and so I sold some cattle to buy wheat and clothes. There are six of us in the family. One sack of flour will last us for 20 days. So, we had to sell one sheep every month to buy flour, and in the end we had no sheep left. One can patch torn clothes, but how can one patch an empty stomach?*

—A farmer, Tash Bulak, Kyrgyz Republic

Powerlessness and vulnerability compound each other. How shocks and stresses can knock and press poor people or households down is captured in individuals’ life stories. In each community research teams conducted one open-ended interview with a woman and another with a man who had always been poor or who had fallen into poverty. These case studies bring to life how shocks and stresses, often combined and in sequence, keep poor people poor and make them worse off, reducing even what limited control and choices they have.

A content analysis of shocks that triggered and stresses that contributed to their downward slides was conducted for 123 of these case studies. Figure 11.3 shows the triggers or shocks and stresses that precipitated an individual’s drop in wellbeing. The focus is on negative change, such as loss of land or a job or a decline in wages, rather than on more static conditions of
Figure 11.3 Shocks and Stresses Causing Downward Mobility

**Triggers of Downward Mobility by Gender**

- Illness, injury, or death
- Loss of employment or fewer opportunities
- Lifecycle — not old age
- Divorce, desertion, etc.
- Natural disaster / environmental factors
- Declining probability of schooling or training
- Insufficient pension
- Red tape/bureaucratic impediments
- War or civil conflict
- Inadequate health care
- Theft or crime

**Triggers of Downward Mobility by Region**

- Latin America and the Caribbean
- Africa
- Eastern Europe and Central Asia
poverty, such as “lack of land,” “unemployed” or “low wages.” It is precisely because these women and men had so little that they were so vulnerable when misfortune occurred.

In these 125 case studies, sickness or injury of a family member was the most frequent trigger for a downward slide. There are gender differences, however. This is primarily due to social practices that can lead to loss of social status, property and children as soon as a woman is widowed. Divorce and desertion are cited by almost 25 percent of the women as a cause of destitution, but are not cited by any men.

The second most frequent trigger or stress causing downward mobility was loss of employment or a decline in temporary and seasonal wages. This was reported more by men than women. In Eastern Europe and Central Asia people attribute rising unemployment to the closure of factories and businesses, layoffs, and the dismantling of collectives, with wage arrears, lack of pay, falling wages, or being paid inkind also important.

Life-cycle changes unrelated to old age refer to the added burdens of raising young children, the direct and indirect expenses of sending children to school, and the often very high toll of dowries and wedding ceremonies. Women in the case studies spoke somewhat more often than men about these impacts. Both sexes said old age and related problems of increasing physical weakness and vulnerability to illness figure prominently as causes of deepening poverty. Men mentioned natural disasters and deteriorating environmental conditions more frequently than did women. In Tash Bulak, a man from Kyrgyz Republic describes how three years of drought wiped out his savings, including his cattle, sheep and his peace.

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**Box 11.1 Sinking in the Trap: An Old Man in Khaliqju, Bangladesh**

He is 60 years old. He has four daughters. His economic status is declining year after year. Eight years ago he worked as a sharecropper. He had physical capacity and so could get loans from moneylenders. But as his physical strength declined, he could no longer get loans. He sold all his movable assets to give his daughter a marriage. Now he works as a day laborer in the fields or on a fishing boat. However, because of the physical condition, people are less willing to give him work. On average he earns Tk 20 to Tk 25 per day, less in the rainy season. If he fails to get work even for a single day, he has to collect food by begging. Due to unavailability of work, each member of his family had only one square meal throughout the preceding week. On the day when he gave the interview, he earned only Tk 12 working as a day laborer on a fishing boat. He bought 1 kilogram of wheat for Tk 11. It was to be the only food for the six-member family for that night. They had been without food for the rest of the day.
Impoverishment often occurred in these 125 cases through sequential and combined misfortunes and stresses. One mishap could make a person more stressed and less able to cope, and so more vulnerable to further shocks. The case study in box 11.1 from Bangladesh of a 60-year old man shows how sometimes a set of conditions or an incident brings several of the dimensions and connections into play.

Agonizing Choices

*To have my friends and son not following in my footsteps—to hell with everything else...I'd risk anything.*

—A young urban criminal from Bulgaria

Powerless as they are in many respects, poor people face options that are often exceptionally constrained. In making choices, the best they can do may be to look for the least negative, the least damaging. They have little cushion against mistakes. They have to choose with care, for example, among different sources of cash or credit for daily needs or for an emergency. They are forced, again and again, to trade off one bad thing against another. The examples that follow illustrate both strategic choices and commonplace daily decisions.

These agonizing decisions take their toll. People cope by focusing on one day at a time, becoming indifferent, apathetic or hovering near losing their mind. Michael Akoese, a 46-year-old man living in Adaboyia Ghana, confides to the researchers that he sold most of his property and assets, including his beloved motorcycle, to take care of his family’s needs. Unable to cope, he said he became mentally disturbed because he had too many things to think about at the same time. He remained indoors for many days before taking the decision to accept his fate and live on.

Violent Abuse or Public Humiliation?

In the Kyrgyz Republic women who suffer from domestic abuse are said to believe it is better to be beaten by their husbands than to raise children alone and that humiliation, which cannot be seen by other people is better than the status of a single woman. One woman says, “Very few women go to the health-care center if they get beaten by their husbands. If there is an apparent trace of beating on a woman’s face, she would rather invent some story than admit she was abused.”

Go Hungry or Miss School?

A widespread and agonizing tradeoff, sometimes faced by poor families daily, is between education and food. This may be especially acute where it is socially normal for children to go to school. In Viyalagoda, Sri Lanka many poor families restrict their expenditures on food to meet the education
and clothing expenses of their children; as one housewife comments: “Even without filling our stomachs, we spend for the schooling of our two children. Nobody sees what we eat.” The community report from Bedsa, Egypt notes that the poor struggle constantly to find their daily bread and to secure opportunities for their children through education: “We deprive ourselves from food, and we tear from our flesh so that we can find money to pay for the children’s education.” Even when poor children attend school, they may learn little if there is hunger in the household. A mother in Ha Tinh, Vietnam says: “My children are so hungry they cannot learn in school.”

Many others are below the threshold where sacrifices can secure schooling. A 62-year-old man in Ethiopia who works as an office guard is very bitter about his inability to feed his family. With all the expenses entailed, he says he cannot even think about sending his children to school.

Suffer Sickness or Go Without?

A repeated dilemma is to suffer from illness or starve. The tradeoff is between, on the one hand, pain, disability, and perhaps death, and, on the other hand, loss of productive assets to pay for treatment, leading later to less food and income, stunting, and even starvation (see box 11.2). The choice is stark—to feed some family members or buy medicine to treat

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**Box 11.2 Pigs and Pain**

A woman in Lao Cai, Vietnam is the only laborer supporting herself and seven other family members: her 70-year-old mother-in-law, her sick husband, and five children, aged 10, 8, 6, 3 and 1. Their precarious livelihood is breeding and selling pigs. They have one breeding sow and two piglets. Her husband looks young, but frail. He walks very slowly and is hunched over, although his present condition is an improvement from the days when he could not walk at all. Not taking the fluctuating symptoms seriously at first, the family used traditional medicine to try to cure his ailment for one year. The pain continued to increase, and he finally went to the village health station. They bought some medicine, but this failed to work. They were advised to go to the district hospital but stated that they didn’t have enough money. When asked why the family didn’t sell their piglets to raise cash for treatment, the husband responded that the piglets were necessary for them to manage their food security. Eventually he could not move his shoulders and legs, but with continued use of traditional medicine, he has been able to walk again for about one year. His back still hurts now, and he is only able to do minor work inside the house, such as sweeping the floor.

The husband’s suffering and disability are part of a livelihood strategy. His pain saves the pigs.
those who are sick. A pensioner in Sekovici, Bosnia describes his dilemma. His pension has dropped from DM 250 to DM 45. He is unable to produce enough from working the land to have any produce left over to sell as he and his wife are elderly and physically frail. What little extra is produced they “push” their children to accept. He said: “Today I received half a pension and I am wondering what to buy first—medication for the old woman, which is 18 DM, or a bag of flour, which is 14 DM—but I cannot buy both.”

Poverty or Danger of Death?

Those who join armed forces where there is active fighting risk death. In rural Ethiopia a discussion group of men and women report, “Life in the area is so precarious that the youth and every able person has to migrate to the towns or join the army at the war front in order to escape the hazards of hunger escalating over here.”

The team report from Ihalagama village, Anuradhapura, Sri Lanka says,

Forty-five youths have joined the armed forces. They have passed their GCE Ordinary Level and Advanced Level examinations. Because they have not been able to find suitable jobs, they have joined the forces. They feel that their jobs will be safe as long as the war prevails. However, there is uncertainty as to how long they will be able to survive. “Every time there is an operation in the northeast, we are scared stiff until we know what the outcome is,” some said. The villagers said, “Joining the army means certain death. You are trained and sent to the battlefront. In 45 days, everything is over.” Another villager said, “Poor boys join the army. After all, do any from the wealthy class ever join the army?” However, the salaries are good and quite enough to lead a good life. Money the soldiers send home is used for the education of their siblings and to buy food. The job is good as long as you survive.

Conserve Energy or Go to Work?

Many in the former Soviet countries face the choice of staying home and in bed to conserve their energy and thus need less food or going out to do jobs unsure if they will get paid at all at the end of the day. A woman in Sekovici, Bosnia explains, “The pension is low, 39 KM or 200 dinars (17 DM). We get one part in marks and the other part in dinars, and it is not enough to eat normally for a month, let alone cover electricity and water and buy firewood for the winter. One cubic meter of firewood is 15 DM, and I need three or four meters to see me through the winter.” She like many others stays home to conserve energy.
Isolation or Shame?

Poverty can pose a choice between isolation and shame. Torn clothing and the appearance of being poor can isolate and exclude. The research team in Khatlajari, Bangladesh writes, "Due to poverty...they cannot buy clothes for their family members; their wives and daughters cannot go out of their houses because they feel shy. They cannot participate in any festivals. They cannot give their daughters in marriage. At that time a person goes mad and wishes to commit suicide." In Bosnia, unable to afford even small gifts, women isolate themselves at home. "I can't socialize as wherever I go I need to take at least 100 grams of coffee and I cannot afford it. March 8 [International Women's Day] passed and I did not knock on the door of a single woman, nor did anyone visit me."

Child Neglect or Penury?

Women face acute tradeoffs between income and child care:

In Indonesia, [a young woman's] husband...left and went abroad. She looked after their boy and girl..... She...wanted to dedicate her attention to them. She used to work, once, weighing junk. Her children were neglected and looked malnourished. She quit her job. That was her dilemma: if she did not work she would not have enough money; if she did, her children would not get due attention. After quitting her job, she frequently had a problem meeting her daily needs. Often she had to walk to the pawnshop to borrow money, depositing her still good clothes as security.... Because she often pawned her clothes and other belongings, and was unable to buy them back, she had only a few clothes left. She only went to the moneylender when she was really forced to because of the exorbitant interest rate of 20 percent a month.

In Ak Kiyi, Kyrgyz Republic:

The baby was wrapped in Gulaim's scarf and kept crying. Gulaim, the baby's mother, suffered from depression. When we entered the room, the baby was on the floor next to an electric heater that had in all likelihood been made by Gulaim's husband. One would receive an electric shock if the device was touched carelessly. When asked whether she was not afraid that her children would touch the heater and get an electric shock, Gulaim said indifferently, "Well, we can't beat the house otherwise. I tell the children not to touch it. Yesterday my relative, a school teacher who
lives in the school dormitory, left her children locked up at home and left for work, and when she came back, she found her boy...."

Migration: The Woes of Home or the End of the Family?

Children cry when they cannot get their meals in time. The wife quarrels with her husband when he fails to bring in the necessary money and grain for the family. The young ones migrate to the cities. This way many families have dispersed and marriages have been broken.

—An elderly woman in Miti Kolo Peasant Association, Ethiopia

Migration has positive aspects. But in both India and Sri Lanka poor people say it is better to be at home and poor than rich but with the family separated. A case study in Garama, Bihar, India records that despite her misery, a poor woman has neither allowed her husband to go out of the village in search of work, nor has migrated herself: "The woes of home are far better than the comforts of an alien land," she says. In Banuran village in Indonesia a poor woman wants to work abroad but does not have the heart to leave her children, apart from not having the money to go. The decision, though, often goes the other way. A woman in Wewala, Sri Lanka says, "Yes, we go, but it is the end of the family."

Be Cheated or Starve?

Poor people know when they are being cheated or offered unfair prices for their produce. Having little surplus or access to credit and faced with hungry children, they find themselves selling their produce at low prices or accepting low wages. In Freeman's Hall, Jamaica discussion groups state that the middlemen pay the farmers after they have sold their produce. So in effect the poor farmer subsidizes the middleman. Short of cash, the poor farmer is then unable to plant as much as he would like.

Mina lives in Teikovo, Russia. After being laid off from her factory job she took a job as a street cleaner in her district. For nearly three years her payments have been irregular and meager. Usually she gets about 100 rubles ($4) per month. She cleans a vast area near a big apartment building. Her boss sometimes fines her for her faults in sweeping or in clearing ice and snow. Mina is often hungry and eats mostly the cheapest pasta, drinks tea from dried raspberry leaves and eats bread and salt when she can get it. She jokes about her old TV set: "it is feeding me every evening. I take a program instead of my supper. Then I go to bed." Her precarious four-dollar-a-month job is the only sliver between her and total starvation.
The Challenge of Powerlessness

An uneducated man can be dominated just with bread and water. The educated man does not want this; he wants citizenship.
—A poor man in Isla Trinitaria, Ecuador

I teach others now. I am proud of my job. Work is now my capital; work adds more value to my life. Before I worked, my life was empty.
—An illiterate woman who learned hairdressing, Foua, Egypt

I love my job in the soup kitchen...I do not earn anything but I feel happy, important...I am helping the children here to have a feeling of union...to know how to share with others in the future...I believe that you have everything when you help people. It is very good to give hope, to give happiness...I feel peace in it. I know what it is to live without having something to eat, what it is to live in deprivation....
—A volunteer who is a widow and domestic worker, Borborema, Brazil

Poor people are caught in a web of multiple and interlocking deprivations. Together these combine so that often even when asked to "participate" and express their opinions or report on wrongdoing, they remain silent. Despite the imbalance in power and being overtaken by shocks and mishaps, many poor people retain their hope and grit to persist. Many emerge out of destruction to reach out and help others. What is remarkable is the resilience that so many show and how they battle against the odds to gain a better life for themselves and their children. A young widow of Geruwa, India speaks for herself and many others when she says, "Even in times of acute crises, I held my nerves and did not give in to circumstances. My God has always stood with me."

The challenge for outsiders is to build upon poor people's initiatives, hard work and resilience in the face of seemingly insurmountable problems of accessing market opportunities, government services and civil society resources. The challenge for policy and practice is to empower the powerless in their struggles to find a place of dignity and respect in society. It is to enable poor men and women to enhance their capabilities and claim their rights. It is to increase their access to opportunities and resources. It is to enable them to take more control of their lives and to gain for themselves more of what they need.

Given the web of powerlessness and voicelessness, the questions change:
How can development policies increase poor men and women's access to opportunities and resources and their freedom of choice and action? How can poor women's and men's own efforts and organizations be supported? How can networks and federations of poor people's organizations (women and men) be heard and represented in decision-making that affects their lives at the local, national and global levels?

Notes

1. The findings about lack of information, education, skills and confidence are drawn from discussions on wellbeing, security, risks and opportunities, social exclusion, priority problems and concerns, and the quality of poor people's interactions with institutions. The findings on the "web of disadvantages" pool together information from all of the study topics and methods, including discussion groups' analyses and diagrams of the causes and impacts of poverty.

2. The Methodology Guide asked research teams at every site to obtain insights into the lives and life histories of five individuals or households. These were to include one poor woman and one poor man who had always been poor or one poor man or woman who had fallen into poverty. The account was to include major events or shocks—as recalled by them—in their lives. A subset of 125 life stories was selected based on completeness of information.
Chapter 12

A Call to Action:
The Challenge to Change

Summary

The call to action and change is compelling. It is to define development as equitable wellbeing for all, to put the bottom poor high on the agenda, to recognize power as a central issue, and to give voice and priority to poor people. It is to enable poor women and men to achieve what they perceive as a better life. These basics underpin efforts to transform the conditions poor people experience, empowering them with freedom to choose and act.

The multiple dimensions of deprivation demand multiple interventions. The agenda for change requires actions to make the following shifts:

- From material poverty to adequate assets and livelihoods.
- From isolation and poor infrastructure to access and services.
- From illness and incapability to health, information and education.
- From unequal and troubled gender relations to equity and harmony.
- From fear and lack of protection to peace and security.
- From exclusion and impotence to inclusion, organization and empowerment.
- From corruption and abuse to honesty and fair treatment.

Three other transformations are indicated: professional reorientation to starting with poor people's realities, institutional reorientation from dominating to facilitative behaviors, and personal commitment to bring about change in poor people's lives. Whether Voices of the Poor makes a difference depends on the actions or inaction of all touched by this study.
Introduction

The people who read this book have the power to make a difference. Most of us are neither powerless nor poor. We can influence thinking, policy and practice. To a degree denied to the poor, we are free to make choices and changes. What should those changes be?

In writing this book we have tried to keep faith as messengers and interpreters, reporting and representing what participants said and shared. Our dilemma has been how much further to go. We believe that the poor women and men who participated in the study would want us to point to practical implications. Accordingly, in this final chapter we draw on poor people's recommendations as well as our own experience. Throughout this chapter we have illustrated the text with examples of poor people's recommendations, but make no attempt to cover every topic. We set out two major challenges and an agenda for action, which identifies seven themes.

The Challenge to Reflect: The Meaning of Development

Reflecting on the experiences of poor men and women has driven us to revisit the meaning of development. What is significant change, and what is good? And which changes, for whom, matter most?

Answers to these questions involve material, physical, social, psychological and spiritual dimensions. Historically many development professionals have given priority to the material aspect of people's lives. Important as this is, poor people's views of wellbeing, as we have seen, span wide and varied experiences and meanings. The words of a poor woman in Ethiopia illustrate some of the range and balance: "A better life for me is to be healthy, peaceful, and live in love without hunger. Love is more than anything. Money has no value in the absence of love." To encompass multiple dimensions, and to make space for poor people's own ideas of the good life means working toward wellbeing for all.

A key measure of development then becomes the enhanced wellbeing of those who have it least. Defined in their own terms, poor people have shown us how much a small change can mean to those who have very little. The increments in wellbeing that would mean much to the poor widow in Bangladesh—a full stomach, time for prayer, and a bamboo platform to sleep on—challenge us to change how we measure development. Basing the calculus of development on equity and wellbeing demands giving heavy emphasis to the bottom end of poverty. This argues for a reorientation of development priorities, practice and thinking. It reinforces the case for making the wellbeing of those who are worse off the touchstone for policy and practice.

The bottom poor, in all their diversity, are excluded, impotent, ignored and neglected; the bottom poor are a blind spot in development. In many
places, especially in Africa, their numbers are seen to be increasing. They are often difficult to reach and help. They find it difficult to help themselves. In Bangladesh they “hardly receive any help from neighbors.” Often they are untouched by government and NGO programs. They are not creditworthy. They do not have documents. They fall through safety nets. They are frequently sick. They cannot afford medical treatment. They are chronically short of food. They are exceptionally vulnerable and insecure. In urban areas they fear and hide from the police and officials who hound them. They subsist or die on the fringes of society.

**The Challenge of Power: Whose Voice Counts?**

*Do people live equally here? Look at my fingers. Are they equal?*

—A discussion group participant, Kajima, Ethiopia

*A dog won't betray its master.*

—A poor man, Ulugbek, Uzbekistan

Poor people lack voice and power. They do exercise agency but in very limited spheres of influence. In describing illbeing and the bad life, poor people, and especially women, often express powerlessness vis-a-vis employers, the state and markets; their inability to get a fair deal; their inability to take a stand against abuse, lying and being cheated; their inability to access market opportunities. To stand up against those on whom you and your family depend is risky and can even be a matter of life and death. Differences in power between women and men and between the poor and the nonpoor affect opportunities and outcomes in countless interactions.

The voices that count most are those of the powerful and wealthy. It is they who make, influence and implement policy. To make a difference poor people must be able to make their voices heard in policy and have representation in decision-making forums. This implies changes in power relations and behavior. Organizations of the poor become very important means to changing power relations. Investing in poor people's organizations requires shifts of mind-set and orientation among professionals and institutions. The inspiring examples of champions who serve the interests of the poor show what individuals can do to ensure that the voices of the poor are heard and acted upon. In today's “wired” world the opportunities for sharing the realities of poor people’s lives, for changing mind-sets and for ensuring that poor people's voices are heard have never been greater. Coalitions representing poor people's organizations are needed to ensure that the voices of the poor are heard and reflected in decision-making at the local, national and global levels.
The Agenda for Change

A person doesn’t have the strength or power to change anything, but if the overall system changed, things would be better.

—A poor man, Sarajevo, Bosnia

This study’s starting point is poor people’s own analysis. Their priorities differ and are specific by group and context. These differences underscore the importance of participatory analysis by diverse groups of poor people and decentralized action to fit their varied priorities. At the same time, poor people have much in common, pointing to more widely applicable policies and practices.

The dimensions of wellbeing and illbeing are many. While priorities vary by location, the study gives added weight to poor people’s voices crying out against the agony of hunger and sickness, the deprivations of lack of work, the anxiety of insecurity, the injustice of discrimination, the frustrations of powerlessness, the denial of opportunity to children and much else. The questions are what should be done and who should do it. Here poor people provide some guidance.

Poor people call for access to opportunities, decent wages, strong organizations of their own and a better and more active state. They call for systemic change. They want more government, not less—government on which they have influence and with which they can partner in different ways. They look to government to provide services fundamental to their wellbeing. Poor people’s problems cut across sectoral divides. They challenge us to think and plan beyond narrow disciplinary boundaries while still remaining responsive to local realities. This requires institutions that are more decentralized, facilitative and accountable to poor women and men.

In reviewing what poor people explicitly called for, as well as our own analysis, we have identified seven themes for change. Practical measures for implementing change will depend on national and local contexts, but progress across these themes is an urgent priority for poor people around the world. They are:

- From material poverty to adequate assets and livelihoods.
- From isolation and poor infrastructure to access and services.
- From illness and incapability to health, information and education.
- From unequal and troubled gender relations to equity and harmony.
- From fear and lack of protection to peace and security.
- From exclusion and impotence to inclusion, organization and empowerment.
- From corruption and abuse to honesty and fair treatment.
1. From Material Poverty to Adequate Assets and Livelihoods

Poverty and destitution are part and parcel of our lives.
—Participant, discussion group of women, Kowerani
Masasa, Malawi

Every day there are more unemployed; every day one sees more men around the neighborhood.
—Participant, discussion group of men and women, Moreno, Argentina

There is great insecurity now. You can’t make any plans.
—Participant, discussion group of men and women, Kalofer, Bulgaria

In defining poverty and insecurity, poor people speak about hunger, their precarious lives, lack of assets, their limited ability to cope with shocks and their lack of access to loans and capital. Even where poverty has decreased, as in Vietnam, poor people say their insecurity has increased. With some exceptions, poor people report that their economic opportunities have declined in the 1990s. Many blame governments for mismanaging the economy, for privatization, high taxes, and inflation; for declines in affordability of agricultural inputs; for distant markets; for lack of cheap credit; for corrupt services; or simply for lack of care for the poor.

In this environment, poor people’s livelihood strategies are largely in the informal economy and frequently consist of a patchwork of low-paying, risk-prone and often back-breaking work. Poor people offer many recommendations specific to their contexts (see box 12.1). Moving away from poverty to a life that includes assets and livelihood security will require three sets of actions: fuel the economy from below; support producer organizations of the poor and provide social protection; and enhance access to savings, credit and venture capital services.

a. Fuel the Economy from Below

Many participants feel that economic opportunities have bypassed them. In Indonesia and Thailand in particular, they are acutely aware of the ill effects of macroeconomic decline. Proper macroeconomic policies and programs are clearly essential, but stronger links are required to the micro level where poor people live and work. Poor people propose nurturing the local economy through a variety of ways including building access roads; having better and fairer access to markets for rural producers; building village food-storage barns; stopping the practice of giving rich people rights to buy or use common property resources; ensuring minimum crop prices until the economy
stabilizes (former Soviet countries); redistributing land; removing oppressive rules governing the urban informal sector; and encouraging rural small and large-scale industries and factories (see also box 12.1).

b. Support Producer Organizations of the Poor and Provide Social Protection

*As individuals we cannot do a thing.*

—From a discussion group of poor kilim weavers,
Foua, Egypt

The informal sector is cut-throat, fragmented and extremely diverse. In rural economies, poor farmers are often isolated from each other. Membership-based organizations of the poor that build solidarity among informal workers, small farmers and other producers may improve conditions for the poor. By working together, poor people’s associations can obtain better prices for goods, buy in bulk, share information, and organize to influence municipal and state regulations affecting vending, public transport and so forth. Examples of people organizing include farmers’ groups, fishermen’s groups, tailors’ associations, marketing cooperatives and credit associations.

Most informal sector workers are casual workers with no direct access to government provided social security even where it exists. Innovative microinsurance schemes are needed to protect poor workers.

c. Enhance Access to Savings, Credit and Venture Capital Services

While much has been learned about microcredit lending systems, they still do not reach many poor people. Access to credit can be difficult due to collateral requirements, rigid repayment schedules, loan amounts that are too small, and corruption among lenders. Shopkeepers and moneylenders, despite their high interest rates, are greatly valued for giving loans for consumption, for not having bothersome procedures, and for allowing payments to be made in kind, including in labor. Participatory research is needed to guide institutional innovation to channel credit through appropriate mechanisms to fit local requirements. To establish such microcredit lending programs may require retraining field workers and changing incentives so that the programs’ success is judged by the quality of their interactions with the borrowers as well as by collection rates.

Poor people often point out that they lack access to capital to start new business ventures. There is a need for venture capital funds for poor people.
Box 12.1 Poor People's Recommendations for Improving Livelihoods and Building Assets

Develop local industries and services to reduce unemployment.
Participants from Nampeya Village, Malawi, have many suggestions for bringing jobs into their area, including rice milling and packaging, tobacco handling centers and sugar making plants, and loan schemes for minibusso so the village can be connected to urban centers more reliably. They say that such changes would mean that they might "at least be employed as either guards, cleaners or shoppers."
In Mwambutswe, Sri Lanka the poor want help to start businesses in that making and other reed handicrafts, and for repair shops for radios, television, motorcycles, bicycles and two-wheeled tractors.

Change municipal regulation to reduce difficulties in street vending.
Women in many countries speak about municipal regulations that made vending trade difficult. Women recommend organization and joining hands to fight municipal authorities. In Kaeng Krachan, Thailand a woman community leader who learned about community organizing a decade earlier at the threat of house demolitions and evictions organized to protest municipal parking regulations that affected access to their fish markets and their sales.

Invest in people's organizations.
"We want to form our own organizations, our own, protecting our own rights," says a Roma group from Krasta Poliana in Sofia, Bulgaria.

Expand access to formal credit.
In Jaffna, Sri Lanka, poor people say that "to improve the future living standards of the village, they expect the two lending institutions, the United Currency Society and the Social Development Center...to extend a helping hand by encouraging savings and giving loans when necessary."

Act on many fronts.
In Dire Dawa Peasant Association, in Ethiopia, people say that opportunities would improve:
- "If there is the chance for employment..."
- "If there are credit facilities, the farmer can use them to increase production and improve his life."
- "If the widowed and landless women are given some sort of vocational training, they can make it a means of living."
- "If the farmer is given some sort of training in the use of money, he can save some of his earnings to use it in days of difficulty."
- "If people who suffer from dense settlement were able to move and settle in fertile, unsettled areas."

Provide day care.
In Novo Horizonte, Brazil, participants ask for day care because "it is very important, especially for the mothers who have to work, it also could be a source of leisure for children."
2. From Isolation and Poor Infrastructure to Access and Services

If we get a road we would get everything else: community center, employment, post office, water, telephone.
—Participant, group of young women, Little Bay, Jamaica

The lack of capital is related to the road condition that does not allow people to sell farming products.
—Participant, group of poor women, Waikanabu, Indonesia

The authorities never come here.
—A woman, Asociación 10 de Agosto, Ecuador

We can solve some of the problems ourselves, such as the problem of the dirty streets, but how can we solve the potable water and lake problems?
—A youth, El Mataria, Egypt

Poor people are frequently disadvantaged in where they live and work, and in access to basic services. Often they are geographically isolated, whether in slums or remote rural areas, with roads, transport, telecommunications, lighting, access to information and markets that are inadequate or lacking altogether. Schools, clinics and hospitals are far away and of low quality. Shelter, water, sanitation and fuel are inadequate and unsafe. Many farm families seek livelihoods on marginal lands. Many, both urban and rural, are insecure in their tenure of land and the plots on which they live. And they are exposed to environmental hazards, such as floods, droughts, fires, pollution and epidemics.

These conditions exacerbate poverty. It takes poor people longer than others, and often very much more energy, to fetch water, wash, find and collect fuel, maintain their shelter, get to market to buy and sell, get information, gain access to government offices, contact friends and relatives, get treatment for sickness or accidents, and in slums even to go to the toilet. Conversely, reliable, convenient and accessible infrastructure reduces time and energy required. Those who benefit are likely to be disproportionately female because of gender responsibilities of running households and, increasingly, meeting household expenses as well. Not surprisingly many poor people’s recommendations focus on improving their physical environment (see box 12.2).

a. Assign Greater Priority to Basic Infrastructure

Reliable housing, water, roads, sanitation, and energy provide critical foundations for households and community development. The contrast between slums and more prosperous parts of many cities is acute. The major benefits
Box 12.2 Poor People’s Recommendations for Improving Places Where They Live

Improved roads and transport
“Roads have been repaired by villagers from time to time, but a permanent road needs to be built by the government.”
—Discussion group, Sohrai, India

“Government and moneylenders should consider introducing loan schemes so that we can buy mini buses.”
—Discussion group, Nampeya village, Malawi

Partnerships in sanitation
“If it were not for the help of the politicians supplying construction materials so that we can fix the sewers, the number of diseases would be much higher.”
—Discussion group participant in Padre Jordan, Brazil

Tenure and security
“This problem could have been fixed. Due to the unresolved legal status of the neighborhood, we miss out on many opportunities from some organizations because they are afraid to invest in illegal areas.”
—Participant, discussion group of men, Anaucho, Ecuador

Shanty dwellers from Chittagong, Bangladesh say their insecurity can be solved if they can settle in a permanent place where there are no fears of eviction.

from adequate infrastructure have been stressed many times, as by this group of poor men in Ethiopia: “If we had received government assistance in the areas of water and electricity, it would have created a great deal of opportunity for us to improve our lives.” As the many examples across countries show, poor people make valiant efforts to solve their problems, but often with limited long-term success resulting in poor people paying more than the rich for services. Provision of sustainable basic services requires new working and financial partnerships between governments and poor communities. Encouraging investments in improving infrastructure services by poor people requires giving poor people security of tenure.

b. Reduce Seasonal Risks; Strengthen Environmental Management

Many poor people and poor communities are located in environmentally vulnerable areas, such as steep hillsides, floodplains, arid lands, and unhealthy, polluted areas—all of which are more vulnerable to extreme weather. Poor
people often live and work in such places because better lands are unaffordable. Where other options are limited, measures to protect against floods, fires, riverbank erosion, landslides and many different forms of pollution are needed, along with interventions to foster better conservation of soils, forests, sources of water and fish stocks.

Community-based processes are needed to guide land and resource use planning and regulations so as to bring meaningful benefits to poor communities. For example, in Khulna, Bangladesh people propose that if the government or NGOs would build a permanent embankment, erosion would slow and livelihood opportunities would increase. In Kaoseng, Thailand participants recommend that the government should enforce its bans on illegal fishing, equipment and reduce the release of wastewater from processing plants.

3. From Illness and Incapability to Health, Information and Education

Before, everyone could get health care, but now everyone just prays to God that they don’t get sick because everywhere they ask for money.

—A discussion group participant, Vares, Bosnia and Herzegovina

It is difficult to take the children to and from the clinic. It’s costly and stressful; sometimes it takes a whole day.

—A woman, Little Bay, Jamaica

Because we’ve had no schooling we are almost illiterate.... Store owners cheat us, because the Indians don’t know how to count or anything else. They buy at the prices they want and pay less. They cheat us because we are not educated.

—Participant, discussion group of woman, Asociación 10 de Agosto, Ecuador

Physical incapacities include hunger, weakness, illness, exhaustion and disabilities, and they exacerbate poverty of time and energy. Other incapacities are lack of information, education, literacy and skills. On the positive side, wellbeing includes health, strength, education and skills, all of which empower.

The importance to poor people of access to good and affordable health care would be difficult to exaggerate. The body is a poor person’s main asset. Yet it is those who most need strong bodies for work who are most exposed to sickness and accidents and least able to obtain or afford treatment. Illness, injury and death stand out as causes of poverty. Innovative means of providing protection during health and other income-related shocks is greatly needed. Some of poor people’s recommendations are reflected in Box 12.3.
Complementary interventions that help poor people overcome time and energy poverty will also protect the poor people’s most important energy system—their own bodies.

Literacy, gaining skills and education are valued and seen as a means out of poverty. Skills training is stressed for starting micro and small businesses. Education is less valued when an economy is in trouble, and more when it is prosperous. Despite their belief in the potential value of education, the poor struggle with its cost and question its quality, language of instruction, and relevance to future livelihood.

a. **Expand Access to Curative Medicine**

Preventive medicine is important, but it is curative medicine that the poor emphasize. Catastrophic illness devastates. Poor people know the effects of being sick and unable to work, when the body slips from asset to liability, and of the costs of getting good treatment. Poor people need low-cost health care,

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**Box 12.3 Poor People’s Recommendations for Health Services**

**Be kind**

“...The doctors should be kind and polite; they have taken a special oath, this is their business. They have to be welcoming and to talk with everybody, to listen to one’s problems. But they are not. Most of them are quite rude, they make the people wait for several hours...”

—A discussion group of men and women, Plovdiv, Bulgaria

**Ethics, traditional healers and citizen monitoring of hospitals**

“Hospital staff should stick to their professional ethics and values. They are no longer reliable. Drugs and essential equipment are in short supply. We fear the government has sold off some of the public enterprises. The money realized from this exercise could be used for procuring drugs for our hospitals. The government should consider strengthening links with traditional healers who could be an alternative, but their practices are unhygienic. Finally, the government should consider the involvement of the public in day-to-day management of these hospitals. We should be able to offer our views...If we are granted this opportunity, we shall not keep all the blame on government for substandard services in our hospitals.”

—Discussion group, Kowerani Massasi, Malawi

**Expand poor people’s access to health care**

In Ha Tinh Province, Vietnam, participants propose that the government provide health insurance for farmers, health examinations free of charge for poor and elderly people, education about health care and family planning, and free family planning services. People also express a need for more sufficient stocks at commune health stations.
while the poorest cannot afford even low costs. Improving access to curative services, minimizing travel costs, reducing waiting times, and making treatment affordable for poor people would prevent much impoverishment.

Rather than preferential treatment for the rich, participants in Ha Tinh, Vietnam probably speak for many in urging “preferential treatment for poor households to help promote access to health services....”

Poor people resent and are deterred by the rude and callous way health professionals often treat them. Sri Lanka may be a source of lessons, standing out as a country where poor people, with few exceptions, speak with appreciation of government hospitals, good and polite doctors, and free hospital treatment.

b. Provide Health Insurance

In Vietnam poor people say farmers should receive health insurance. Similarly in Borg Meghezel, Egypt poor people consider an efficient health insurance system as critical. Health insurance for the poor is an area for learning from current practices and for innovation.

c. Support Access to Information

It would be good if we had a telephone here in the collective center or at least if we could phone from the post office....
—Discussion group, Bratunac, Bosnia and Herzegovina

Over and over again, poor people mention their isolation from information: information about programs of assistance, their rights, job contacts, how banks work; government plans that affect their lives directly—for example, plans to move people from an embankment; prices; NGO, village government and local government activities.

In addition to information dissemination through mass media, poor people’s connectivity to each other and to sources of information can be greatly enhanced through access to communication and information technology. Rural information technology centers, cellular telephones and internet access can change poor people’s negotiating power even while deep structural inequities exist.

d. Make Education Accessible and Relevant

Both government and NGOs can arrange better education systems ... both for functional as well as technical education.
—A discussion group, Chittagong, Bangladesh

In ranking community priorities, poor people in community after community indicate that they value education and technical training as keys to a better future for themselves and especially for their children. In many
countries, and particularly across Africa, school-related costs and the distance to schools are serious and sometimes insuperable problems. Quality and relevance of education are also issues. Eliminating direct costs of schooling, including costs of school supplies and uniforms, and offsetting indirect costs, such as loss of children’s labor through scholarships, would encourage many more poor families to send their children to school. Implementing such pro-poor measures in a resource-constrained environment requires creative context-specific solutions. Across different contexts, poor people said participation in school management made teachers show up for work.

4. From Unequal and Troubled Gender Relations to Equity and Harmony

Many men have been retrenched, are jobless, and do not have any steady source of income. As a result, women have assumed the role of breadwinner in many households.
—Research team in Kowerani Masasa, Malawi

Before, it was clear that the woman is to keep the house and take care of the family, while the man was earning the daily bread. Now the woman bakes and sells stuff irrespective of the weather and earns the income for the family, while the man is sitting at home and takes care of the children, fulfilling the traditional women’s work. This is not right; this is not good.
—An elderly man, Kenesh, Kyrgyz Republic

It’s because of unemployment and poverty that most men in this community beat their wives. We have no money to look after them.
—A man, Teshie, Ghana

Exclusion based on gender remains widespread and entrenched despite changing laws in some countries. This is evident in gender roles at the household and community levels and in poor women’s unequal access to livelihood resources and services. With some exceptions, men are viewed as the major decision-makers in community affairs.

At the household level, however, people perceive major changes to be under way in gender relations. With increased economic hardship and a decline in poor men’s traditional livelihood strategies, more poor women have had to make their way into the informal economy, primarily in low-paying and often menial work. In many societies, for women to work outside the home violates social norms; it is a source of tension and shame, especially when the primary reason is men’s unemployment. These sweeping changes are placing enormous stress on households.
Poor people mention domestic violence in many forms with great frequency. Physical abuse of women in the household remains widespread. While it is in decline in some communities, in other communities, physical violence is reported to be increasing. This increase is linked to women's work outside the home, a violation of traditional norms, and a threat to men's sense of masculine identity. The decrease in domestic violence in some areas is linked to women's greater income-earning ability and willingness to walk out of abusive relations and support themselves, awareness raising done by NGOs and churches, and occasionally police support. Many communities also report harassment and abuse of girls and women at the community level and in the workplace. Examples of poor people's recommendations are reported in Box 12.4.

Existing gender relations in society and in the household affect poverty interventions. This fact needs to be part of the calculus of design and evaluation of policies and programs. Improvement in gender relations within households and in society can result in enormous gains in wellbeing. Achieving such improvement requires change in social norms, a gender approach to development, psychological support to both men and women, support to women's groups and appropriate legal reforms.

a. Launch Campaigns on Gender Relations

There may be no other domain than gender relations that suffers such neglect by governments, international agencies and the private sector as gender relations. Mass media campaigns are needed to change social norms.

**Box 12.4 Poor People's Recommendations to Reduce Gender Inequity**

**Increase legal action against domestic abuse**

A group of women from the poor urban community of Twashuka Shanty Compound in Zambia propose that the government should provide police to deal with murders, wife batterings, sexual abuse of female children, wife killings, rape and assault. They say "the police should stop being corrupt" and take seriously the problems of sexual abuse of female children.

**Strengthen awareness about dowry**

Participants from Khalijari, Bangladesh feel that legal measures alone cannot end the practice of dowry and they recommend campaigns to raise public awareness on the devastating problems it creates. They suggest that the government should broadcast awareness programs through different media, for instance, illustrating dowry problems with real cases. Rather than broadcasting the different punishments for taking dowry, they should indicate how a poor father becomes landless by giving dowry.
for better and more adaptive gender relations and to help boys and men to redefine masculinity. Such campaigns would entail actively encouraging men, where appropriate, to adapt to and enjoy new domestic roles. Prominent, powerful and popular men can and should set examples as role models.

**b. Mainstream Gender-Sensitive Approaches**

Over and over again women have been left out of programs of assistance—and influence over design of programs—from agricultural extension to government-provided loans or training. In addition women are participating less in community activities as they take on new income-earning roles. The backlash against women's small and painful gains, and the struggles, depression, and frustration felt by men, call for a gender-sensitive approach to move out of textbooks and into the practice of development. By implication, then, all interventions must take into account the intermeshing of women's and men's lives and the impact of interventions on equity and peace in the household.

Social roles and identity are closely intertwined. Rapid changes exact an emotional and psychological toll with economic and social consequences. Both men and women in separate and mixed groups, need physical and social space to gather and talk about themselves, their society, and their loss and grief to enable them to function more effectively in a changing society.

**c. Support Women's Groups**

In some countries women's groups (for example, the *sainity* women's group created by NGOs in Bangladesh) stand out as making a difference in poor women's struggles to earn a living in dignity. Depending on the cultural context, women's groups are powerful ways of reaching poor women, building confidence and establishing economic security.

**d. Undertake Legal Reform**

Discrimination against females and denial of their human rights are still widely embodied in both law and custom. Legal reform, where it has not taken place, to establish equal rights of inheritance for women, including rights to land and other property, must be a high priority. Equally important is extending legal aid to women. The customary depredation of widows, their humiliation and impoverishment, cry out for both legal and social redress. The limitations of the law are evident, though, from India, where dowry is illegal but widely practiced. The way dowry impoverishes poor families who have daughters, and reinforces discrimination against females throughout their lives, is again evident from case studies. The many efforts to change such customs and their severely discriminatory effects deserve support.
5. From Fear and Lack of Protection to Peace and Security

The police have become the rich people's stick against common people.

—Discussion group of men and women, urban Uzbekistan

I do not know whom to trust, the police or the criminals. Our public safety is ourselves. We work and hide indoors.

—A woman, Sacadu Cabral, Brazil

Even before the war, there was plundering and theft, but that was a herald to the war. Before the war, places were well lit. People worked and had money...those most in need were protected, but now nothing.

—Discussion group, Sarajevo, Bosnia and Herzegovina

We are dying from these greedy people who are stealing our food.

—A man from the Serenje District of Zambia

Security is peace of mind and the possibility to sleep relaxed.

—A woman, El Gawaber, Egypt

In many countries in both rural and urban areas poor people report a decline in social connectedness together with increases in crime, lawlessness, selfishness and violence. Although there are differences in scale and intensity, the problem of declining public safety as an element of increasing insecurity is mentioned in almost every country, in both rural and urban areas. Breakdown in social cohesion is reflected in conflict and violence within the home as well. Many of the poor link these trends to decreases in economic opportunities, increased competition for resources and poor government policies. In Eastern Europe and Central Asia the decline also is linked to the political and economic transition.

As a result of economic stress and erosion of traditional family support and government safety nets, poor people feel less able to protect themselves from shocks and stresses. These include natural disasters, crime, theft, illness, price fluctuations and unemployment.

The police emerge not as sources of help and security, but rather of harm, risk and impoverishment. While there are some exceptions, including in Ethiopia, Sri Lanka and Zambia, in many places the police are considered a necessary evil, vigilantes and criminals. Poor people's recommendations focus in different ways on enhancing safety, security and peace (box 12.5).

Civil wars based on clan rivalries and ethnicity in several countries have brought untold suffering to the poor, and even after years of peace, life has
Box 12.5 Poor People's Recommendations to Enhance Peace and Security

**Community bonds**

"We have two choices: either we sink together or get out of the mud together... No one individual or group can make it alone, in our situation."

—Discussion group of men, Qoyra Village, Somaliland

**Police reform**

"The government should take the necessary steps to protect them from the harassment of police as well as outsider landlords. If the police actively performed their duty then these problems would go away."

—Slum dwellers, Chittagong, Bangladesh

**Lasting peace and unity**

"The first step in solving their problems is to achieve permanent peace, stability, and reconciliation regionally and in the country. Secondly, to agree on competent and representative leadership, who should work for the common aim and bring people together."

—Discussion group participants, Togdheer, Somaliland

**Peace of mind and security in old age and in crisis**

"Pension schemes should provide supplies to people with low pensions, and restore rates for those with average pensions; open discount stores with regulated prices for pensioners; provide adequate compensation for inflation."

—A discussion group of pensioners, Krasna Poliana, Bulgaria

To achieve security, participants in a women's discussion group from Mamba Village, Malawi, said, will require building up household assets. A household should have:

- Access to short-term loans and ability to pay back the loans...
- Livestock that it can sell to buy feed and other basic necessities like soap...
- "Surplus food from its own stocks."

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not returned to prewar standards. In Bosnia, Somaliland and Sri Lanka poor people speak of very slow and difficult recoveries and lingering tensions.

**a. Invest in Building Social Cohesion**

Every society has processes of building social cohesion through a variety of mechanisms: celebrations, community sports, community works, conflict resolution councils, the village headman in Malawi, the Community Council..."
and Age Groups in Nigeria, and the Save the Town Association in Kok Yangak in the Kyrgyz Republic—all are examples of ways local organizations take action to make life more livable. In rural Malawi and Zambia, people have organized neighborhood watch groups to curb crime. In communities in Eastern Europe and Central Asia, opportunities to collectively grieve over sudden and large losses may be particularly helpful in easing the cost of moving forward. The case here is for encouraging processes that support community solidarity and bridging social capital or social interaction across social groups.

b. Invest in Social Protection
Living on the edge, despite hard work, poor men and women have little resilience to bounce back after disasters hit. A social protection approach broadly defined should focus on building assets of the poor and increasing their reserves and resilience in the face of crisis. There is need for programs that protect poor men and women from the effects of human-made and natural crises and the effects of life-cycle changes.

c. Undertake Police Reform
The crisis in police brutality, with “protectors” becoming the problem, calls out for solutions. Poor people need and want the police, but good police. In some areas poor people feel that the police are not to blame for their failure to deal with criminals. They point out that the police are poorly paid, their lives are at risk when tracking criminals and these risks become higher each year as criminals become better armed.

One option is community policing, where the police discuss and agree with community residents on a common protocol for police action. This approach has transformed community-police relations and has brought down crime in some urban neighborhoods. Another tactic may be to increase women police: in Jamaica the only police officer mentioned who was accessible to the poor was a woman; in Brazil the poor speak highly of some women’s police stations, while others are reported to be underfunded. Other measures to encourage and enable the police to protect—not persecute—the poor could include systems of police accountability, better pay and backup from the criminal justice system. Yet other solutions should be sought from experience gained with police reform wherever this has taken place.

d. Strengthen Conflict Mediation and Resolution
After civil war or riots have ended, rebuilding infrastructure is relatively easy. Mourning loss, healing deep hatreds and wounds, and building collaboration across social divides are, however, extremely difficult. Building
peace at all levels requires skills and expertise in conflict mediation and resolution as well as counseling. While reforming the judiciary is important, in many countries where government has little presence in rural areas, traditional forums for dispute resolution play critical roles. In Somaliland, the Guurti, a forum to resolve disputes between clans, is ranked highly by most people and credited with bringing and maintaining peace to communities. In the Bihin area, a committee of elders, which formed following the signing of the Peace Charter in 1993, regulates water sharing during the dry season and resolves disputes over land use.

Solving community problems through joint action across previously warring ethnic lines is difficult. In Bosnia and Herzegovina NGOs are working through the Center for Civil Society in southeastern Europe to build cooperative relations across community groups, among traditional leaders, and with local authorities. Community-based projects across ethnic and social groups, as well as conflict mediation efforts and skills training, need to be supported. In some countries, the ability to resolve conflicts is cited as an important criterion in rating institutions. In Egypt poor people speak of the ability of traditional councils to resolve disputes; in Ethiopia the onda (the traditional mayor) is valued for skills in dispute resolution so that “only if the matter is very serious, like a murder” is it referred to the police.

6. From Exclusion and Impotence to Inclusion, Organization and Empowerment

We all know that if you are at the bottom, you will be the object of aggression, and we are afraid of those on the top. The people cannot gather together and put them in their place.
—Discussion group of men and women, Etropole, Bulgaria

The responsibility for the problem is 90 percent on the government, but we vote badly, we do not monitor, we don’t demand our rights, and we are not active to demand a correct action by the government.
—Discussion group of men and women, Morro da Concepção, Brazil

Poor people’s evaluations of institutions show that by and large they are excluded from participation in decision-making and in equal sharing of benefits from government programs as well as from those of NGOs. The poor want desperately to have their voices heard, to make decisions, and not to always receive the law handed down from above. They are tired of being asked to participate in government projects with low or no returns. Some of their suggestions are reflected in box 12.6.

Organizations of poor people at the local level are critical if they are to influence decision-making at the local, national or global levels.
Box 12.6 Poor People's Recommendations for Inclusion, Organization and Empowerment

"We should all live in unity. It is then that the village can be developed. If we have good relationships with our neighbors and the relatives they will help us in times of need, and help in the activities of the village. We help them when we can in order to maintain good relationships. We help them to obtain loans...."
—A group of poor men, Manamalgaswewa, Sri Lanka

"The problem of lack of unity can be solved by outsiders coming to give advice and criticism to the community."
—A discussion group of men and women, Rangnamakee, Thailand

"The main problem comes from discrimination. If you're Gypsy, you can't find a job. There are skilled workers—tailors, builders, hairdressers—but even they won't be given a job because they are Gypsy. We need equality. You should be able to travel abroad and look for a job there."
—A discussion group of older men, Sofia, Bulgaria

"It is good for an institution to let people be free to make the decisions...we must be free to air our views."
—A discussion group of men and women, Mbwadzulu Village, Malawi

"We can only attain quality of life through our own mobilization. We must have education and information in order to have our project to improve quality of life."
—A poor man in Sacadura, Brazil

"The life of the community improved because of the interest of the residents. The acquisition of improved land, the construction of brick and cement houses, school, day cares, public health clinic, paved streets were gained through the initiative of residents."
—Community leader, Bode, Brazil

"An outside facilitator may be needed to assist in galvanizing the community to attract the attention of outside policy makers for support to remove the growing poverty of the area."
—An adult male, Thompson Pen, Jamaica

a. Create the Legal Framework for Participation

The framework for grassroots democracy, the right to participate, must be enshrined in law. This has to include rules about public disclosure of information; freedom of association, speech and the press; freedom to form organizations; and devolution of authority and finances to the local level. Institutional rules and incentives are needed to translate laws into effective
governance structures. The challenge is to create pro-poor government institutions accountable to the poor.

While legal frameworks create the space for action, whether or not laws are effectively put into practice depends on many factors, including the local capacity to organize and mobilize around the new rights enshrined by law. In Florence, Bolivia the implementation of the Law of Popular Participation is complicated by divisions within the community. In Ha Tinh Province of Vietnam, in one commune participants say, "All decisions are top-down. For example, decisions on contributions, fees, taxes, and the like. All the people could do is what they are required to do as informed by the village manager." These examples underscore the point that while a legal framework may be necessary, it is not in itself sufficient. A key precondition is organized communities that can participate in devolved authority structures and keep local governments accountable.

b. Support Local Organizational Capacity

If we aren't organized and we don't unite, we can't ask for anything.

—Participant, discussion group of women, Florencio Varela, Argentina

Quite often poor people feel that they are "made to participate" in government programs. They often express the general sentiment, "We are asked to attend meetings, but our participation makes little difference." When programs are implemented, the poor once again are left out. "In the end they would see and feel that the activities were not transparently implemented," say the researchers from Calih Pakuwon, Indonesia.

In many countries the study found that people trust their own solidarity groups and associations to be most responsive to their needs and priorities. In Somaliland clan elders resolve conflicts between clans; in Nchimishi, Zambia a neighborhood health committee "swings into action once there is an outbreak of dysentery." These organizations provide the foundations for mobilization and active participation in grassroots democracy. Organizations of the poor need to be strengthened to participate effectively in local governance. This capacity building is critical if laws are to be translated into human dignity and freedom for the poor. NGOs and the private sector have important roles to play, provided it can be ensured that they are accountable to the poor. Local organizational capacity is a key element in building grassroots democracy, but without "bridging social capital" to link similar social groups across communities, or groups with complementary resources (such as NGOs, the private sector, or the state), organizing local groups by itself is unlikely to move poor people out of poverty. Organizational capacity building requires long-term commitment and long-term financing; otherwise, outsiders are liable to take over local priorities and leadership.
7. From Corruption and Abuse to Honesty and Fair Treatment

There is much bitterness, especially in the thought that any opportunities that may come will be taken by the rich and they could never find a wasta, or middleman, to enable them to find a better or more permanent job. If they have a right, they cannot take it because they cannot afford a lawyer. If the poor go to the police station to accuse a richer man, he is afraid: "My accusation may turn out in the favor of the rich and against me. But if we are equal, I may have justice."

—Researchers, Dahshour, Egypt

The municipality collects donations, and then they share it among themselves.
—A discussion group participant, Bosnia and Herzegovina

The problems of corruption, "connections," and violation of basic human rights with impunity is voiced over and over again by poor people in many countries. They experience corruption in their daily lives: corruption in the distribution of seeds, medicines and social assistance for the destitute and vulnerable; in getting loans; in getting teachers to teach; in customs and border crossings; in the construction of roads; in getting permission to move in and out of cities or stay in certain areas; in street and market trading; and in identity cards. Even humanitarian assistance is often reported to be waylaid. For many, access to justice and courts is a distant dream because of lack of information, distance from the courts and a strong belief based on experience that only money buys justice. Poor people's suggestions are reported in box 12.7.

a. Recognize Corruption as a Core Poverty Issue

Societal norms about corruption being expected and tolerated must change. While tackling the problem on a sectoral basis is important, societal norms about corruption must shift to the expectation of honesty and justice. No single agency can tackle or resolve the issue, but seeds must be sown widely to create global and local social movements against corruption, large and small. The moral authority of the religions of the world can be a powerful means to bring honesty and justice back into public and private life.

b. Provide Legal Aid and Build Awareness of Rights

There are four dragons: law court, prosecutor's office, khokimiat [highest state authority] and head of police. Nobody can get anything until they are satiated.

—A discussion group of men and women, Uzbekistan
Poor men and women need legal assistance and need to be educated about the law and their rights. Legal assistance and legal education have to be made available at the local level and on a long-term basis for poor people to have confidence in justice without fear of repercussions. Poor people will need protection to ensure that those who first dare to claim their rights in courts do not have to pay a high price in terms of their own lives, destruction of their property, or harm to family members. A woman in Uzbekistan, who taught herself about the law to get her son released from jail, says, “I am not afraid of anybody. If you know the law, you are secure.”

c. Invest in Civic and Media Monitoring

Transparency through right-to-information movements, including transparency about budgets, combined with use of the media, has a key part to play. Change in this arena will entail investment in television, radio and other
media; training and support to journalists; publicity of corruption statistics; creation of citizen “scorecards” on corruption in particular agencies; support to allies and activists at the local level; and use of information technology to publicize specific cases of corruption and to make heroes of “clean” traders, officials and politicians. In Russia, in the city of Magadan, local media are viewed as a force to battle corruption: “They trust those reporters who make local news. They revealed the facts of corruption among the municipal offices, they told of the money from the local budget that was spent by the mayor on his own needs.” To gain legitimacy and protection, broad-based coalitions across communities and countries can deepen change and support local initiatives.

d. Create Downward Accountability

Some of the best institutional performance was reported where there was downward accountability to community groups. In education, when given the opportunity through parent associations, poor parents demand value for their money and hold schoolteachers accountable for their performance. When health workers are accountable to communities and there are mechanisms for feedback, delivery of health care improves. In Nova Califórnia, a favela in Brazil, the city initiative Saúde em Casa [Health in the Home] provides health services such as dentists, clinics and psychologists in mobile offices to communities. It emerges as one of the three best and most important institutions. Saúde em Casa is considered an institution with good service, as much because it is in the community as because it solves health problems or refers them to be solved by other institutions. When asked which institutions the community has greater control over, the people said, “We have more control over the Association...over Saúde em Casa...the community has the telephone number, the cell phone, the home phone number, and can complain from home in case of bad care from the Saúde em Casa doctors.”

e. Campaign and Make Heroes of Honest and Caring Officials

Campaigns against corruption should be combined with acknowledgment and appreciation for honest and caring officials. Find and publicize those who behave well, especially those who improve conditions by cleaning up corruption and those who are outstanding in their spirit of service. Make them role models for their peers. Reward them. Promote them. Publicize performance standards and inform users, so service performers can be held accountable.

In the favela of Novo Horizonte, Brazil participants describe desperate living conditions, but when asked which institutions they trust, a man says, “What makes me trust in one institution is when I knock on its door, it is open to me. Look...this prefecture is so nice that I have the mayor’s private phone number. He is a mayor who does not close the doors to the
community, and it is the same with the secretary of social development.” Another example that warrants particular attention is the praise given by a group of poor women to the superintendent of the Constant Spring Police Station in Cassava Piece, Jamaica. A group of poor women had praise for the police officer: “Anybody can have access to the superintendent in charge of Constant Spring Police Station. If you have a complaint you just walk in and ask to see her and they just send you upstairs to see her. She will call up the officer and deal with him.”

Examples abound elsewhere. A sheikh in El Gawadar, Egypt distributes zakat (alms) during the night so that nobody notices who is getting it, and the dignity of the poor is preserved. A community health worker in Chief Kabamba, Zambia, although short of medicines, serves everyone without discrimination. The village head in Duyen Hai, Vietnam, though from a majority group in a minority community, has won the hearts of the villagers and helps everyone. A nurse in Ozery, Russia never turns anyone away. A principal in Dimitrovgrad, Bulgaria raises money from the affluent to keep the children of the poor in school. A priest in Isla Trinitaria, Ecuador, considered the most important person in the community, provides medicine and food, organizes health services, and makes links with other institutions. A poor man in Vila Uniao, Brazil struggled against the odds, became a community worker, was elected community leader, and now works to help street girls who have been victims of violence. A Samurtdki (government program for the poor) officer in Thirukkadallur, Sri Lanka goes everywhere and nobody has anything bad to say about him. Women throughout Somaliland were the peace mediators between warring clans.

f. Build Institutional Character

Poor people are often badly treated by officials, by service providers, particularly those of the state, and by traders, with behavior that is crushing, cruel, humiliating, taunting, angering and frustrating. Corrupt and bad behavior comes in many guises, even in the extreme forms of violence, imprisonment and extortion. Pervasively poor people report rudeness, arrogance, insensitivity and lack of respect from those in authority. Together these deter poor people from contact with outsiders and in seeking services.

Institutional design efforts must include defining the character, qualities and the behavior desired of all those who are affiliated with the institutions. What poor people want are staff who are accessible, who listen, and who are patient, polite, sensitive and committed. They indicate the huge difference it means to be treated with respect, not to be kept waiting longer than others and not to be looked down on because of old clothes and shabby appearance. At little additional cost, the wellbeing of poor people can be dramatically improved by changes in service providers’ attitudes and behavior. An attitude of service, respect and caring even when help is not available is profoundly appreciated.
In addition to appropriate incentives, mind-set shifts can be facilitated by
the following:

- **Share good practice**. Champions like those above can inspire and help others, spreading their practices through learning visits, secondments, and peer-to-peer training. They can be rewarded through the recognition and prestige attributed to good practice.
- **Train for changes in behavior and attitudes**. Make behavior change the core of curricula in training institutions and programs. Reinforce this especially in the training of service providers, such as police, teachers, doctors, nurses and extension workers who have direct contact with poor people. In training institutions and programs, introduce training modules, exercises and self-critical reflection to encourage sensitive listening and learning, nondominating facilitation, and a spirit of service, with the style of training itself participatory.
- **Involve staff in poverty immersion and participatory appraisals**. Provide opportunities for open-ended learning from poor people. The study demonstrates the powerful impact participatory appraisals can have on those who facilitate them. The potential here is to make direct experiential learning available to those in international agencies, governments, corporations and civil society. Staying in poor communities for even short times and serving as field facilitators in participatory poverty studies create experiential opportunities to listen and learn face-to-face from poor people.

### The Challenge to Change

Listening to voices of poor people is a beginning, but only a beginning. At worst, it may only lead to a change in rhetoric. It sounds good to have elicited the voices of the poor. Quoting their striking statements as we have done in this book may make an impression. But the crux is deeper change. Poor people can be heard, quoted and written about without the harder step of changing policies. And policy can be changed without the even harder step of changing what actually happens on the ground. The voices of poor people cry out for change. Commitment to deep change demands a lot. Three domains for change stand out: professional, institutional and personal.

The **professional** change that is required is a paradigm shift. It concerns professional concepts, values, methods and behaviors in development. It entails modifying dominant professional preconceptions with insights from participatory approaches and methods. It implies starting with the realities of the poor. To do so is not to deny the validity of other approaches and methods.
It is, rather, to introduce a different starting point and point of reference that other approaches and methods can complement. It demands that professionalism include reflection on the implications of decisions and actions for poor men and women.

Institutional change is cultural and behavioral. To the extent that organizations reward domineering behaviors, they are antithetical to the sensitive, responsive and empowering approaches needed to give the needs and interests of poor people priority. These behaviors are dictated by the norms, rules, rewards, incentives and values implicit in organizations. Organizations that affect poor people’s lives include donor agencies, governments and their departments, the private sector, NGOs, universities and training institutes.

Personal change is fundamental to the other two. Changes that are professional and institutional and changes in policy and practice all depend on personal commitment and change. The self-evidence of this statement should not detract from its force, for eventually it is individuals who make a difference, including individuals who behave and act differently even when surrounded by rot, corruption and indifference.

The need and opportunity to act and to change are greatest for those who are wealthy and powerful and who never come in direct contact with poor people. For them it can be hard to know the effects of their actions and inactions. It can be easy and tempting not to know. Few politicians, policymakers, senior bureaucrats, staff of international agencies and the influential elite have had the chance to learn from poor people. This book is no substitute for direct experience, but we hope that, however modestly, it will help to bridge this gap. Those who speak through these pages were generous in the time they gave to the study. They shared their experience. Many have suffered traumas of war, violence, hunger, sickness, debt, exploitation, exclusion, harassment, pain and fear. Many wondered whether anything they said would make any difference.

Will Voices of the Poor make things better for those poor people who took part or for the hundreds of millions of others like them or their children? The answer is that it depends. It depends on the vision, courage, and will of all touched by this study. It depends on us all.
APPENDICES

Appendix 1
Study Team and Acknowledgments

Appendix 2
Study Countries and Sites

Appendix 3
Overview of Study Themes and Methods

Appendix 4
About the Authors
Appendix 1. Study Team and Acknowledgments

This book draws on the work of many people who were involved in different phases of the Voices of the Poor study. The Voices of the Poor study was led and managed by Deepa Narayan, Lead Social Development Specialist in the World Bank's Poverty Group, Poverty Reduction and Economic Management Network. Patti Petesch, Consultant, provided overall coordination. Meera Shah, Consultant, provided methodological guidance and training to several study teams. Robert Chambers and colleagues, with the Institute of Development Studies (IDS) at the University of Sussex, provided advisory support. Ulrike Erhardt, Ben Jones and Tiffany Marlowe provided administrative and research assistance.

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The 23 country studies on which the book is based were conducted by local research teams. Below are the team leaders and members.

Argentina: The study team was led by Daniel Gicheró, Patricia Feliz, and Mirta Mauro and team members included Silvia Fuentes, Hernán Názer, Blanca Irene García Prado, Héctor Salamanca, Mariano Salaman and Norberto Vázquez.

Bangladesh: The study was coordinated by Md. Shahabuddin, and the fieldwork was led by Rashed un Nafi, Dipankar Datta, Subrata Chakraborty, Masuma Begum and Nasima Jahan Chaudhury. The study team also included Mosarafa Zainul Abedin, Shakshakri Ashikari, Dil Afroz, Selina Akhter, Zaed Al-Hassan, Khodeja Begum, Morzinta Begum, Hashibur Rahman Bijon, Pradip Kumar Biswas,

Bolivia: The study team was led by Fernando Dick and included El Departamento de Gestión Rural de la Universidad N. Study team members included Freddy Chávez, Desiderio Choque A., Pablo Cura, Gualberto Jaramillo, Pilar Lizárraga A., Daniel Moreno, Ligia Maguertegui, Q. Herras Quintana, Policarpio Quirós, Mirela Armand Ugon, Carlos Vacaflores R., Daniel Vacaflores and Martha Vargas.

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Bulgaria: The study team was led by Ilia Iliev, Perya Kabakchieva and Yulian Konstantinov, and also included Kristina Andonova, Gyubile Dalova, Vera Davidova, Dimitar Dimitrov, Milena Harizanova, Toni Mileva, Raicho Porošev, Ivan Popov, Dessislav Sabev, Venelin Steichev, Vesselin Tepavicharov and Milena Yakimova.

Ecuador: The study team was led by Alexandra Martinez Flores and also included Milena Almeida, Elizabeth Arauz, Santiago Baca, Pablo Cousín, Nicolás Cuvi, Oswaldo Merino, Eduardo Morillo, María Moreno and Edith Segarra.


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Indonesia: The study team was led by Nilanjana Mukherjee and also included Alma Arief, Ratna J. Josodipoero, Siti Laksmi, I. Nyoman Oka, Ami Robarto, Setiadi, Joko Siswanto, Ronny So, Devi R. Somanandi, Suhandi, Nyoman Susanti, Harry Wijanarko and Susi Eja Yuarsri. 

Jamaica: The study team was led by S. Jacqueline Grant and Toby Shillito and also included Hugh Dixon, Paulette Griffiths-Jade, Ivelyn Harris, Glenroy Lattier, Cecilia Logan, Genevieve McDaniel, Oswald Morgan, Steadman Noble, Michelle Peters, Vivienne Scott and Karen Simms. 

Kyrgyz Republic: The study team was led by Janma Rysakova and also included Bakhiriyar Abdykadyrov, Janyl Abdyrakhimova, Guhara Bakieva, Mariam Edilova, Takhir Hamdamov, Sagyn Kamova, Eskenzhan Osmanaliev, Nurmat Saparbekov, Nurman Sararov, Tardubu Shamuratova, Lira Tantabaya and Kanduz-Okubaeva. 

Malawi: The study team was led by Stanley W. Khaila, Peter M. Mvula and John M. Kadzandira, and also included Moreen Bapina, Blessings Chinsinga, Augustine Fatch, Annie Kumpia, Brenda Mapemba, Dennis Mfune, Esnar Mkandawire, Sylvia Mpendo, Ndaga Mulaga, Rodrick Mwanzia, Judith Mwandumba, James Mwere, Edward Kwisongele, Lilian Saka, Grace Thokwakwika and Susan Twue. 

Nigeria: The study team was led by James Zacha, D. Shedu, T. Odebiyi, N. Nweze, G. B. Ayoola, O. I. Aina and B. Mamman, and overall coordination was provided by Folorunso Okonmadewa, Olukemi Williams and Dan Owen. 

Russia: The study team was led by Alexey Levinson, Olga Stouchevkaya, Oksana Bocharova and Anic Lerner, and also included Lyubov Alexandrova, Vera Geonova and Yulia Koltsova. 

Somaliland: The study team was led by Sam Joseph and included Ahmed Adam Mohamed, Haroon A. Yusuf, Onsr Edleh Suleiman and Robin Le Mare. All fieldwork, initial analysis and reporting were conducted by members of community-based organizations from Sanaag and Togdheer.

Thailand: The study team was led by Srawoot Patoonpong and included Sureeratna Lakanavichian, Watthana Sugunassil, Anchana A. Naranong, Bantorn Ondam, Thippawan Kewarsri and Prinarat Leangcharoen.

Uzbekistan: The national study team was led by Alicher Ilkhomov and also included regional team leaders Dulya Gulyamova, Arustan Joldasov, Khaskan Nazarov and Igor Pogrebov. The regional team members included Erkin Alijan, Mavlynda Askhaturova, Musjaddas Azizova, Hayar Bahromov, Shamurat Bahromov, Salimah Baimagambetova, Sara Beares Coneau, Nigar Davletbayeva, Zainiddin Khodjayev, Seyun Muhamedov, Sali Sadykov, Munisa Sharipova, Theresa Timax, Saken Zhulamanov, Sanym Zhoktasova, Tamara Zhulamanova and Sadeiddin Yaghorov.

Vietnam: The study was led by Carolyn Tuck and included ActionAid Vietnam, Oxfam (Great Britain), Sweden Mountain Rural Development Programme and Save the Children Fund (United Kingdom). Other collaborators included the People’s Committees for the study of wards, communes, districts and provinces; Hanoi Research; Training Centre for Community Development; the Long An Community Health Centre; Social Science Institute; the Social Development Research Centre; the Youth Research Institute; and the Open University.

Zambia: The study team was led by John Milimo and included Mukwangule Chikama, Fisaya Y. Goma, Membe S. Ian, Mable Milimo, Muntita Madenda, Chikana Mukwangule, Angela Mulenga, Felix Mulenga, Sikazwe Mulenga, Zyonwe Nancy Mutinta, Edward Mwana, George Nkata, Mulenga C. Sikazwe, Willnord Sunga and Nancy M. Zyonwe.

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The process of global synthesis began at a workshop held in New Delhi in June 1999, which brought together the team leaders from 20 of the study countries for a week of intensive discussions. Team leaders shared their draft national reports and field experiences, which helped to start the analysis of global patterns and findings.

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Finally, and above all, no acknowledgment or recognition can be adequate for the thousands of poor people who sacrificed their time to share their experiences and whose voices are represented here. It is therefore to them that this book is dedicated.
### Appendix 2: Study Countries and Sites

<table>
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<tr>
<th>Region and Country</th>
<th>Criteria for Sample Selection</th>
<th>Sites and Number of Discussion Groups</th>
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<tr>
<td><strong>Africa and the Middle East</strong></td>
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<tr>
<td>Egypt</td>
<td>Nine sites were selected with high levels of poverty and to cover different geographic, environmental and livelihood conditions.</td>
<td><strong>Urban:</strong> El Matara (Dakahlia Governorate); Foua (Kafr El Sheikh Governorate). <strong>Rural:</strong> Bedda (Giza Governorate); Beni Amer (Minya Governorate); Borg Meghezel (Kafr El Sheikh Governorate); Dahshour (Giza Governorate); El Gomayer (Dakahlia Governorate); Sakkia (Aswan Governorate); Zawyet Sultan (Minya Governorate).</td>
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<td>Ethiopia</td>
<td>Ten sites were selected from three different regions of the country, based on agroecology (high or low land), proximity of site to a main road and whether the area was urban or rural.</td>
<td><strong>East Shewa, Oromia Region. Urban:</strong> Kebele 11 (Debre Zeit Town, Woreda 2). <strong>Rural:</strong> Dibbede Waju; Kajma; Kukura Dembi. <strong>Addis Ababa, Region 14. Urban:</strong> Kebele 23 (Wereda 11, Zone 4); Kebele 39 (Wereda 3, Zone 1). <strong>Debre Zeit, Wellega, Zone, Amhara Region. Urban:</strong> Kebele 11, <strong>Rural:</strong> Gerado; Kaleno; Mitri Kelo.</td>
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<tr>
<td>Ghana</td>
<td>Nine sites were selected based on poverty and geographic criteria, and where the researchers had previously worked or had contacts to facilitate entry into the community.</td>
<td><strong>Coastal Ecological Zone. Urban: Teshie (Accra). Rural:</strong> Doryumu (Dangbe West District); Middle Belt. <strong>Urban:</strong> Akobo (Kumasi). <strong>Rural:</strong> Twiibi (Abobo-Aku North District). <strong>Transimion Zone. Rural:</strong> Anukwaw (Kete Krachi District); Babarokuma (Kumanso District). <strong>Northern Savannah Zone. Rural:</strong> Azubuya (Bongo District); Dohile Yirkgpong (Regional Capital); Tabi Ero (Lawra District).</td>
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<td>REGION AND COUNTRY</td>
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<td>Malawi</td>
<td>Ten sites from 10 districts were selected based on agricultural history and livelihood sources. In each district, actual sites were selected after consulting with district development officers, district commissioners and agricultural officers.</td>
<td>Urban: Chemusa (Blantyre); Mzuzu (Mzuzu); Pwetereke (Lilongwe). Rural: Chitami (Mulanje District); Kwiramba (Mulanje District); Mawa (Mzimba District); Dowa (Dowa District); Madaza (Nchelenge District); Makwazulu (Makwazulu District); Msambola (Chiradzulu District); Namtsya (Machigu District). 10 Sites, 70 Discussion Groups</td>
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<tr>
<td>Nigeria</td>
<td>Sixteen sites were selected purposively on the basis of regional, ethnic-cultural, religious and geographic diversity, and the possibility of program or project follow-up.</td>
<td>Urban: Ayokale (Ondo State); Dawaki (Kogi State); Eko (Eko State); Edo (Edo State); Benue (Benue State); Ondo (Ondo State); Kano (Kano State); Ekiti (Ekiti State); Osun (Osun State); Kwara (Kwara State); Oyo (Oyo State); Ogun (Ogun State); Delta (Delta State); Anambra (Anambra State); Akwa Ibom (Akwa Ibom State); Lagos (Lagos State); Ondo (Ondo State); Benue (Benue State); Ondo (Ondo State); Kano (Kano State); Eko (Eko State); Edo (Edo State); Oyo (Oyo State); Ogun (Ogun State); Delta (Delta State); Anambra (Anambra State). 16 Sites, 132 Discussion Groups</td>
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<tr>
<td>Somaliland</td>
<td>The communities were selected to include a diversity of urban and rural sites, geographic and natural resource conditions, agricultural activities (pastoral, agropastoral, different species of livestock, farming), clan composition and social services.</td>
<td>Sanaag Region: Urban: El Afweyne; Erigavo, Rural: Bihin; Buq; Dharmweyne; Bagamir; Marawade; Sufilbere. Togdheer Region: Urban: Buraq; Daaro; Yoowe, Rural: Ali-Sana; Daruq; Eel-hill; Haqyo Malagu; Kabu-dhamee; Qoyta; Yo'ub-Yabo. 18 Sites, 401 people included in Discussion Groups in Sanaag, 29 Discussion Groups in Togdheer</td>
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<td>Zambia</td>
<td>Based on poverty data, the study was carried out in 12 of the poorest areas in the country.</td>
<td>Luwaka (urban): Kanyama; Linda; Nko'oone Compound. Luambya (urban): Roan Mpatamatu; Mibomwa; Twashuka Compound. Chinsali District (rural): Ilondola; Munda; Masanya. Serenje District (rural): Chief Kahambu; Muchinka; Nchipinda. 12 Sites, 60 Discussion Groups</td>
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<td>REGION AND COUNTRY</td>
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<td>Bosnia and Herzegovina</td>
<td>The selection of sites was based on geographic distribution and the need to balance rural and urban areas. Researchers also sought to include medium-size towns in which a specific industry (now closed or at reduced capacity) had dominated the area and employment options. In addition, refugees were represented either through the choice of sites or through special groups.</td>
<td>Federation: Sarajevo, Mostar West; Vares: Zenika. Rural: Carpjina, Folje basta; Republika Srpska: Zenica. Rural: Sekovici, Refugee Camp: Bratunac (Glogova).</td>
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<td>Bulgaria</td>
<td>Site selection focused on geographic distribution, ethnicity and poverty levels. Nine sites were selected to include three villages, three big cities and three relatively small towns. Each region is characterized by high levels of unemployment.</td>
<td>Villages: Razgrad (Municipality of Lom); Kaliandzie (Lovech District); Sredno Selo (Lovech District). Towns: Dimitrovgrad; Elropolis; Kalofets. Cities: Jugen (Plovdiv); Krassna Poliana (Sofia); Yarni. Special Groups included: Roma heroin users in Yarni, Nurses in Sofia and Homeless in Sofia.</td>
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<tr>
<td>Kyrgyz Republic</td>
<td>The three poorest regions were selected for the study. Two of the regions are in the north (Issyk and Naryn) and one is located in the south (Jalal Abad). Eight rural and two urban sites were selected based on location of markets and roads, population (to include big, medium and small villages), levels of poverty, presence of NGOs that could support the study team, and geographic diversity.</td>
<td>Jalal Abad Region: Urban: Bishkek City; Kok Yongak. Rural: Achi, Tash-Bulak. Naryn Region: Rural: Ak-Kiya, Koshi; Uchkun. Talas Region: Rural: Bishkek; Kenders; Umaral.</td>
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<td>Region and Country</td>
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<td>Russia</td>
<td>The sites span seven regions and were selected based on poverty levels and to ensure geographic and urban-rural diversity. The research team also visited a refugee community in Moscow.</td>
<td>Urban: Dzerzhinsk (3rd District); Ekaterinburg (Elvashad Municipality); Ivanovo (3rd District); Magadan (3rd District); Novy Gorodok (Kemerovo Region); Tekirovo (Ivanovo Region); Rural: Belozersk (Sartuстроский); Opyatins (Kalininsky); Ozerny (Ivanovo Region). Special Group: A refugee community in Moscow. 9 Sites plus 1 Special Group, 75 Discussion Groups</td>
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<tr>
<td>Uzbekistan</td>
<td>Sites from three regions of the country were selected based on geographic and ethnic diversity and poverty levels. In addition, small group discussions were held with three special groups: students and female daily wage workers in Tashkent and Roma in Qoqand City.</td>
<td>Tashkent City and Province: Urban: Olnalyq Ulugbek. Rural: Ordugaly (Qoqurghon District), Karabalkistan (an autonomous republic within the territory of the Republic of Uzbekistan). Urban: Maynakan City. Rural: Taashkent. Turkti. Fergana Valley: Urban: Dasgara (Fergana Province). Rural: Dzikholm (Andijan province); Og Olyun (Andijan province). 3 Special Groups: Tashkent Students; and Female Marhobolars (daily wage laborers); Qoqand City: Roma (Gypsies). 9 Sites plus 3 Special Groups, 75 Discussion Groups</td>
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<td>Latin America and the Caribbean</td>
<td>Selection of the municipalities and communities was based on poverty indicators and geographic distribution. All five urban sites and one of the three rural sites are from the Province of Buenos Aires, which contains roughly a quarter of the country's population.</td>
<td>Santiago del Estero Province: Rural: Las Juris (General Labouche District); Villa Aranquique (Aranquique District); Buroso. Aires Province: Urban: Barrio Sol y Verde (Jose C. Paz Municipality); Dock Sud (Avellaneda Municipality); Hurentio York (Pierroio Varea Municipality); La Matanza (La Matanza Municipality); Morena (Moreno Municipality). Rural: Isla Tlalvena (Zarate Municipality). 8 Sites, 714 people participated in Discussion Groups</td>
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<td>REGION AND COUNTRY</td>
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<td>Bolivia</td>
<td>Eight sites were selected based on poverty indicators, ethnicity (more than 60% percent of Bolivia is indigenous) and geographic diversity.</td>
<td>Urban: Barrio Las Pascuas (Tarjaha); Barrio Nuestra Señora de Guadalupe (Cochabamba); Barrio Universitario Ario Alto (Cochabamba); Rural: Colipampa (Aruma Province); Fuerte Santiago, (O'Connor Province); Horencio (Cercado Province); Río la Sal (O'Connor Province); Rural-Urban: Las Cangas (Departamento de Santa Cruz). 8 Sites, 29 Discussion Groups</td>
</tr>
<tr>
<td>Brazil</td>
<td>All of the sites are urban. The selection was influenced by the World Bank's ongoing projects and development of an urban strategy. The sites were selected from three Brazilian cities based on geographic diversity, unemployment and poverty levels, and the level of community organization. All sites are or were favelas, or squatter settlements.</td>
<td>Recife: Boque (Pina); Borboem; Entr a Paio; Morro da Conceição; Padre Jornas; Vila União. Itabuna: Nova Califórnia; Norte Horizonte. Santo André: Sacadura Cabral; Vila Juncuera. 10 Sites, 30 Discussion Groups</td>
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<tr>
<td>Ecuador</td>
<td>Nine sites were selected on the basis of geographic diversity, poverty indicators, and ethnic groups.</td>
<td>Urban: Aracacha (Quito-Pichincha); Barrio Nueva Brisa del Mar (Emberálas-Emberálas); Isla Trinitaria (Guaílajal-Guayaquil). Rural: Asociación 10 de Agosto (Napo); Caguanapamba y el Jumal (Cañar); La Calera (Imbabura); Tumbatu y Táblas, Cholón (Imbabura); Voluntad de Dios (Socumbios). Rural and Urban: Pijín (Manabí). 9 Sites, 537 people participated in Discussion Groups</td>
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<tr>
<td>Jamaica</td>
<td>Nine sites (five rural and four urban) were selected based on geographic diversity, levels of poverty and, where possible, linkages with ongoing projects and research to ensure follow-up. Further site selection was influenced by context-specific poverty problems such as land tenure, housing, isolation and unemployment.</td>
<td>Urban sites: Brown Bank (Kingston); Carpenters Piece (Kingston); Railway Lane (Montego Bay); Thompson Pen (Spanish Town). Rural Sites: Accompong (Maroon Settlement); Deadwood (St. Thomas Parish); Freeman's Hall (Quaze River Sink). 9 Sites; 1,265 people participated in Discussion Groups.</td>
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<tr>
<th>South and East Asia</th>
<th>Bangladesh</th>
<th>India</th>
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<tr>
<td>Bangladesh</td>
<td>The selection of 10 sites was done purposely on the basis of geographic diversity, sociological and environmental factors, poverty levels, and the presence of NGOs that could facilitate the research and follow-up. The sample includes eight subdivisions and two urban slums.</td>
<td>Urban: Chittagong City (Barabara Shuto, Chittagong District); Mohanpur (Bartali Shuto, Dhaka City). Peri-Urban: Dhamrai (Jhalmati Killa Shuto, Manikganj District); Rural: Chir Kik (Mulki-Charfassia) District. Dewangong (Jhalalpur District); Gowainghat (Sylhet District); Khulna (Khabiganj District); Madaripur (Madaripur District); Nokul (Chapai Nababganj District); Ulpur (Kurtogram District). 10 Sites, 50 Discussion Groups.</td>
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<tr>
<td>India</td>
<td>The study was conducted in the states of Bihar and Andhra Pradesh. Sites were selected on the basis of social, demographic, occupational and environmental characteristics. An overriding criterion was to select places that offered the possibility of program or project follow-up.</td>
<td>Bihar: Urban: Patna (State Capital); Peri-Urban: Gaya (East Singhabad District). Rural: Manjhar (Gaya District); Nalanda (Palamu District); Sohrai (Jharnoiur District). Andhra Pradesh: Urban: Hyderabad (State Capital). Peri-Urban: Kurnool (Vizianagaram District). Rural: Dorapalli (Kurnool District); Jaggalan (R&amp;&amp;mm&amp;&amp; District); Pedda Kothapalli (Sinkalas District). 10 Sites, 59 Discussion Groups.</td>
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<td>Indonesia</td>
<td>Twelve sites were selected based on geographic distribution, environmental factors and poverty levels. Focus was on the island of Java because it has the largest number and highest concentration of the country’s poor and is the region hit hardest by the economic crisis. In order to have some representation of the rest of the country, the Nusa Tenggara islands were selected. They have livelihood patterns and geographical features that are very different from Java.</td>
<td>West Java Province: Urban: Harsaparan Jaya (Bojonegoro District); Pagangan (Cirebon District); Rural: Gadeh Pakuwon (Gresik District); Paculua (Banyumas District); Central Java: Urban: Semarang (Surakarta District); Rural: Garang Singar (Grojogan District); East Java: Urban: Tanjungrejo (Malang District); Rural: Babatan (Ponorogo District); Nusa Tenggara Barat: Urban: Ampenan Utara (Mataram District); Nusa Tenggara Timur: Semarang (Yogyakarta District); Rural: Kragal (Sikka District); West Nusa Tenggara: Ende (East Nusa Tenggara District); Waiwae (North Nusa Tenggara District). 12 Sites, 37 Discussion Groups</td>
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<td>Sri Lanka</td>
<td>A purposive sample was chosen from the main agro-ecological zones of the country, namely dry, intermediate, wet highland, wet lowland and the coastal zones. To capture the poverty conditions in the war-affected areas, four villages were chosen from the government-controlled parts of the North and East.</td>
<td>Rural: Arweddduna (Kurunega District); Elhera/Ganegoda (Gampaha District); Balagama (Anuradhapura District); Kaliyana/Radhippura (Anuradhapura District); Kehelpamarala (Regale District); Kollombana (Ampara District); Kotiyagoda (Manig洷ala District); Mahamagapata (Hambantota District); Nugehaboda (Galle District); Nutawagva (Puttalam District); Samalakalaka (Vavuniya District); Thaladullu (Trincomalee District); Udaiyathanakai (Jaffna District); Vellur (Trincomalai District); Viyalagoda (Ramenura District); Weerapapdiya (Puttalam District); Semi-urban/Coastal: Sinhasagama (Hambantota District); Thirunneerukum (Batticaloa District); Wewala (Galle District). 19 Sites</td>
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<td>Thailand</td>
<td>Sites were selected based on economic, geographic and sociological indicators, poverty levels, and the existence of government projects for helping the poor.</td>
<td>Bangkok and vicinity, <em>Urban</em>: Rama I, Nakhon Pathom (Bang-adh, Village, Bangsat District); Central Region, <em>Rural</em>: Baan Klang Sadru (Wang Naiyot District); Baan Tao Pak, Chee (Khao, Chakan District); Southern Region, <em>Urban</em>: Kaengkong, <em>Rural</em>: Baan Chai Pru, Pak Poven District; Northeastern Region, <em>Rural</em>: Baan Pak Win (Ban Fa District). 7 sites, 42 Discussion Groups</td>
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<td>Vietnam</td>
<td>Study sites were chosen to capture the views of poor households in a range of circumstances, which included an ethnic minority upland area (Lao Cai), a poor coastal area (Ha Tinh), poor communities in the Mekong Delta (Tra Vinh) and poor communities in Vietnam's biggest city (Ho Chi Minh City).</td>
<td>Ho Chi Minh City: Sixth Thanh District; District 6, District 8; Ha Tinh Province: Can Xuyen District; Can Lo District; Ha Tinh District; Chua Son District; Ky Anh District; Thach Ha District; Thua Thien Province: Chau Thanh District; Duyen Hai District; Lao Cai Province: Bao Thang District; Moong Khyung District. 40 Sites were visited in the districts indicated above. A minimum of 130 Discussion Groups took part in the study.</td>
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Appendix 3. Overview of Study Themes and Methods

The study is organized around four main themes. Each theme is briefly explained below and is followed by a matrix that provides a checklist of study issues and methods for fieldwork. This is based on the Methodology Guide that was used by the local research teams. The full document reviews the principal methods used in the study and is available on the Voices of the Poor Web Site at https://www.worldbank.org/poverty/voices.

Exploring Wellbeing

The concept of wellbeing is broader than poverty. Researchers were asked to explore the concept of wellbeing, particularly to understand poor people's definitions of wellbeing, the kinds of factors they include in their definitions of wellbeing, and their understanding of the concepts of vulnerability, risk and social exclusion. Three broad questions are explored:

a. How do people define wellbeing or a good quality of life and ill-being or a bad quality of life?
b. How do people perceive security, risk, vulnerability, opportunities, social exclusion, and crime and conflict? How have these changed over time?
c. How do households and individuals cope with decline in wellbeing and how do these coping strategies in turn affect their lives?

Priorities of the Poor

This study aims to explore poor people's perceptions of their problems and concerns along with their prioritization. Issues include:

a. What problems are faced by the different groups (according to age, gender, social hierarchy and economic wellbeing) within the community? What problems are faced by the poor?
b. How do the different groups prioritize their problems in terms of the most pressing needs?
c. Have these problems changed over the years or have they remained the same? What are people's hopes and fears for the future?

Institutional Analysis

The purpose is to understand the role that different institutions play in different aspects of people's lives. Issues include:

a. Which institutions are important in poor people's lives?
b. How do people rate or assess these institutions?
c. Do people feel that they have any control or influence over these institutions?
d. Which institutions support people in coping with crisis?
Gender Relations

This thematic focus attempts to understand whether there have been any changes in gender relations within the household and the community. Specific issues include:

a. What are the existing gender relations within the household? Are women better or worse off today (1) as compared to the past and (2) as compared to men?

b. What are the existing gender relations within the community? Are women better or worse off today (1) as compared to the past and (2) as compared to men?

c. Are there differences in gender relations among different groups within the community?

Methods Used to Explore Study Themes

A mix of participatory verbal and visual techniques were used to facilitate group discussions and interviews with the community members. The Methodology Guide provides detailed explanations of the tools as well as illustrative examples of how they can be used. Table A3.1 (which draws from pages 9-15 of the Methodology Guide) lists the methods and topics used to facilitate discussion and analysis by the study participants.

Table A3.1 Checklist of Issues and Methods

THEMES AND ISSUES

1. EXPLORING WELLBEING

Methods: small group discussions, wellbeing ranking, scoring, cause-impact analysis, trend analysis, in-depth interviews with individuals or households.

1.1 How do people define wellbeing or a good quality of life and illbeing or a bad quality of life?

- Local definitions of wellbeing, deprivation, illbeing, vulnerability and poverty. Since these terms do not translate easily into local languages, it is better to start by asking the local people for their own terminology and definitions that explain quality of life. Local terminology and definitions must be included in the analysis. Different groups within the same community could be using different terms or phrases for the same subject. All these need to be recorded.

- A listing of criteria on the basis of which households or individuals are differentiated and placed in different categories.
THEMES AND ISSUES

- Different wellbeing groups/categories of households/individuals, as identified by the local people. Allow the community to come up with their own categories. Do not impose ideas. There is no fixed number of categories that a community can come up with. Usually these vary between three to six categories, but there could be more. Characteristics (or criteria) of individuals/households in each of these categories should be clearly recorded.
- Proportion of households/individuals in each of these categories. This could be exact numbers or indicative scores (out of 100, or any predetermined fixed maximum score). This will give an idea about the proportion of poor or deprived people in a community.

1.2 How do people perceive security, risk, vulnerability, opportunities, social exclusion and crime and conflict? How have these changed over time?

Having discussed people's definition of wellbeing and poverty/wellbeing, explore the following themes:

- Risk, security and vulnerability
- Opportunities and social and economic mobility
- Social exclusion
- Social cohesion, crime, conflict and tension

The following themes and issues need to be explored in depth to understand the different aspects of wellbeing:

a. Risk, security and vulnerability
- Does security or insecurity figure in people's definition of wellbeing?
- How do people define security?
- Are some households secure and others insecure? How do they differentiate between the two?
- What makes households insecure or at greater risk?
- Has insecurity increased or decreased? Why?
- What are the main kinds of shocks that people have faced?
- Are some individuals/households more insecure than others in the same community?
- Are some people better able to cope with sudden shocks to sources of livelihoods? Why and how?
b. Opportunities, social and economic mobility
   - Do people feel that opportunities for economic and social mobility have increased? Decreased? Why and for whom?
   - What are the consequences of these changes?
   - Who or which group(s) has benefited the most? Which groups have been unable to take advantage of opportunities or have been negatively affected? Why?
   - Is it possible for people to move out of poverty?
   - What is needed to enable people to move out of poverty?
   - What needs to change for the poor to have greater economic and social opportunities? Is this likely?

c. Social exclusion
   - Are some people/groups left out of society, or looked down upon or excluded from active participation in community life or decision-making?
   - Who gets left out, and on what basis? Why?
   - What is the impact of such exclusion or being left out?
   - Is it possible for those excluded to ever become included?
   - What determines the likelihood of this change?
   - Are there differences in power between those included and excluded?
   - What makes some people powerful and others not?

d. Social cohesion, crime, conflict
   - How do people define social cohesion?
   - Is there more or less of social unity and sense of belonging than before? Why?
   - Is there more or less crime and conflict than in the past, or has it stayed the same? Why?
   - Are there conflicts between groups in the community? Which groups? Why?
   - Have intergroup conflicts increased or decreased? Why? How?
   - Does anyone benefit from the increased violence? Can the situation be changed? How?
1.3 How do households and individuals cope with decline in wellbeing and how do these coping strategies in turn affect their lives?
- Whether there have been any changes in the number and types of wellbeing categories, and/or whether the proportion of people/households in each of them has increased/decreased over the last 10 years.
- Whether the criteria for determining the categories have changed over the years.
- What has changed? What caused the changes? How has it affected the lives of the people? Have people become better or worse off? Is there a "typology of deprivation"—sudden, seasonal, structural, cyclic, chronic?
- How have people coped with these changes?
- Are there any foreseeable changes in the future? What and how?

1.4 Individual case studies
In-depth discussion/interviews with
- One poor woman.
- One poor man.
- One woman and/or man who has fallen into poverty.
- One woman and/or man who used to be poor but has moved out of poverty.

2. PROBLEMS AND PRIORITIES

Methods: small group discussions; ranking, scoring, listing, trend analysis.

2.1 Listing of problems faced by the different groups within the community, and their prioritization.

2.2 Are there differences in problems and priorities being experienced by different groups of people within the community (e.g., according to age, gender, social hierarchy and economic wellbeing)? Identify the problems faced by the poor.

2.3 Have these problems changed over the years or have they remained the same? What are poor people's hopes and fears (visions) for the future?
2.4 Which of these problems do they think they can solve themselves and which require external support?

3. INSTITUTIONAL ANALYSIS

Methods: small group discussions, listing, scoring, ranking and two mini-institutional profiles.

3.1 Which institutions are important in poor people's lives?

a. What are the most important formal, informal, government, nongovernment and market institutions within or outside the community that affect poor people's lives positively or negatively? Why are these judged to be important? Are there any gender differences?

b. Which government and nongovernment institutions have the most positive or negative impact on men and women? Why? Give examples of poor people's experiences. Are there any gender differences?

3.2 How do people rate these institutions?

a. How do poor people rate these institutions in terms of trust and confidence that they place on them? Why? Give examples of why people rate particular institutions high or low. Are there any gender differences?

b. How do they rate the effectiveness of these institutions? What factors do they consider to judge effectiveness? Give examples. Are there any gender differences? Explain.

3.3 Do poor people feel that they have any control or influence over these institutions?

a. Which institutions do poor people think they have some influence over?

b. Which institutions would they like to have more control and influence over?

c. Do some people/groups have some influence over these institutions and others are left out? Who gets left out?

d. Profile two institutions in some depth.
3.4 Coping with crisis

This issue deals with understanding safety nets, informal or formal insurance, or availability and outreach of government programs.

a. During times of financial/economic crisis, because of loss of property, jobs, or livelihood, poor crops, disease, environmental crisis, or poor health or death, how do poor people cope? What do they do? How do these affect their lives?

b. What institutions, formal or informal, do poor people turn to during times of financial crisis?

c. Do they mention any government programs? Give details.

d. Are these programs reaching them?

e. What are their recommendations for change or improvement or for new programs if none exist?

f. What features should this program have?

g. Do they mention any NGO programs?

h. Do they mention any informal social networks?

i. Are there any gender differences?

j. If almost everyone in the community is affected by some event (e.g., floods, droughts or earthquakes), how does the community cope?

4. GENDER RELATIONS

Methods: small group discussions; scoring and trend analysis.

4.1 Are poor women better off today as compared to the past?

Are there any changes in

a. Women's and men's responsibilities within the household? Why?

b. Women's and men's responsibilities in the community? Why?

c. Women's and men's role in the decision-making process within the household?

   Why?

d. Women's and men's role in the decision-making process in the community?

   Why?

e. Violence against women within the household? Why?

f. Violence against women within the community? Why?

g. Do women feel they have more/less power today (with their definition of power)? Why?
4.2 Are there differences in gender relations among different groups within the community?
   a. Are some women better off than other women in the same community (with their definition of better off)?
   b. Have the changes in gender relations been different for different groups of women in the community?
Appendix 4. About the Authors

Deepta Narayan is the Lead Social Development Specialist for the World Bank's Poverty Group in the Poverty Reduction and Economic Development Network. She has spent 23 years working on poverty policies, research and programs. She has lived in communities in Africa, South Asia and East Asia working with civil society, national governments and international organizations. She has written extensively on participatory development, community-driven development and social capital. Her recent publications include *Voices of the Poor: Can Anyone Hear Us? Bonds and Bridges: Poverty and Social Capital; Participatory Development Toolkit; and Design of Community Based Development*.

Robert Chambers is a Research Associate of the Institute of Development Studies at the University of Sussex, United Kingdom. Much of his practical and research experience outside the United Kingdom has been in East Africa and South Asia. His books include *Managing Rural Development: Ideas and Experience from East Africa*, *Rural Development: Putting the Last First, Challenging the Professions*, and *Whose Reality Counts? Putting the First Last*. His main current work is on the development and spread of participatory approaches, behaviors and methods, and on perceptions of poverty, illness and wellbeing.

Meera K. Shah is a development consultant and trainer. She is involved in developing and promoting participatory approaches and processes in natural resources management, local institutional development, postconflict and disaster rehabilitation, policy research and advocacy, gender analysis, and monitoring and evaluation. Previously she worked with the Aga Khan Rural Support Programme (AKRSP), India, where she helped pioneer, with others, participatory rural appraisal methodology. Shah has co-edited *The Myth of Community: Gender Issues in Participatory Development and Embracing Participation in Development: Wisdom From the Field* and authored *Listening to Young Voices: Facilitating Participatory Appraisals on Reproductive Health with Adolescents*.

Patti Petesch freelances for foundations, think tanks, NGOs and international development organizations. She has published studies and conducted evaluations on aid effectiveness and coordination, the poverty and environment nexus, civil society participation, and NGO campaigns to reform the international financial institutions. Petesch was previously a staff associate at the Overseas Development Council with responsibilities for research and outreach on environmental and poverty issues. She is the author of *North-South Environmental Strategies, Costs and Bargains* and co-author of *Sustaining the Earth: The Role of Multilateral Development Institutions*. 