

For Comments

Voices of the Poor
Volume I

Can Anyone Hear Us ?
Voices From 47 Countries

by

Deepa Narayan

with

Raj Patel

Kai Schafft

Anne Rademacher

Sarah Koch-Schulte

Poverty Group, PREM
World Bank, December 1999

ACKNOWLEDGEMENTS

We have many people to thank for their support to this effort. Ravi Kanbur, director of the World Development Report, and Mike Walton, director of the Poverty Group, requested this review and committed financial resources to support this work. This review would not have been possible without the openness of the poor, whose voices we have tried to convey. We are also grateful to the researchers whose work we use in our analysis. We'd also like to thank colleagues in the World Bank who took the time to hunt down documents for us and in many cases trusted us enough to let us loose in their personal archives.

Several people within the poverty group provided invaluable assistance nearly always at short notice! Ben Jones served as the liaison between the group of graduate students at Cornell University and the World Bank. Several people contributed to various chapters: Ben Jones, Veronica Nyhan, Patti Petesch, Talat Shah, Ulrike Erhardt, Sirrimatta N'Dow, Gayatri Menon, Radha Seshagiri and Kristin Hirsch. Kristin Rusch edited the document. Valuable comments were received from Norman Uphoff, Leonora Angeles, Arjan de Haan and Shelley Feldman. Thanks to John Blaxall for both advice and editing.

The research was financed by grants from the John D. and Catherine T. MacArthur Foundation, the World Bank's Poverty Information Thematic Group, the Gender Policy Research Team, the Poverty Group, and a grant from DFID, UK.

This paper is part of the *Consultations with the Poor* project, led by Deepa Narayan, Poverty Group, World Bank, undertaken to inform the World Development Report 2000/01 on Poverty and Development.

Preface

This study is part of a global research effort entitled *Consultations with the Poor*, designed to inform the *World Development Report 2000/1 on Poverty and Development*. The research involved poor people in twenty-three countries around the world. The effort also included two comprehensive reviews of Participatory Poverty Assessments completed in recent years by the World Bank and other agencies. Deepa Narayan, Principal Social Development Specialist in the World Bank's Poverty Group, initiated and led the research effort.

The global *Consultations with the Poor* is unique in two respects. It is the first large scale comparative research effort using participatory methods to focus on the voices of the poor. It is also the first time that the World Development Report is drawing on participatory research in a systematic fashion. Much has been learned in this process about how to conduct Participatory Poverty Assessments on a major scale across countries so that they have policy relevance. Findings from the country studies are already being used at the national level, and the methodology developed by the study team is already being adopted by many others.

We want to congratulate the network of 23 country research teams who mobilized at such short notice and completed the studies within six months. We also want to thank Deepa Narayan and her team: Patti Petesch, Consultant, provided overall coordination; Meera Kaul Shah, Consultant, provided methodological guidance; Ulrike Erhardt, provided administrative assistance; and the Institute of Development Studies, University of Sussex provided advisory support. More than a hundred colleagues within the World Bank also contributed greatly by identifying and supporting the local research teams.

The study would not have been possible without the generous financial support of the U.K. Department for International Development (DFID), numerous departments within the World Bank, the Swedish International Development Agency, MacArthur Foundation and several NGOs.

The completion of these studies in a way is just the beginning. We must now ensure that the findings lead to follow-up action to make a difference in the lives of the poor.

Michael Walton
Director, Poverty Group &
Chief Economist, Human Development

Ravi Kanbur
Director,
World Development Report

TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION: LISTENING TO THE VOICES OF THE POOR.....	6
CONCEPTUAL FRAMEWORK: EXAMINING POVERTY THROUGH INSTITUTIONS	9
<i>Defining Institutions</i>	10
Figure 1. Institutions Typology	11
<i>Poverty Amid Plenty: Institutions and Access</i>	12
Figure 2. Institutions and Access to Opportunities	14
METHODOLOGICAL APPROACHES TO POVERTY ASSESSMENT.....	14
WHAT IS A PARTICIPATORY POVERTY ASSESSMENT?	15
ANALYZING THE WORLD BANK’S PPA REPORTS	18
<i>Systematic Content Analysis</i>	18
<i>Limitations of the Study</i>	19
<i>Encounters in the Field</i>	20
<i>Understanding the Unspoken</i>	22
<i>Every Generalization has Exceptions</i>	22
ETHICS AND RAISED EXPECTATIONS.....	23
<i>Some Final Thoughts on Method</i>	25
CHAPTER 2: THE DEFINITIONS OF POVERTY	26
POVERTY IS MULTIDIMENSIONAL	26
Box 1. Summary of Household Wealth Indicators as Described by Poor People in Vietnam	28
MATERIAL WELL-BEING.....	29
<i>Food Security</i>	29
<i>Employment</i>	30
PSYCHOLOGICAL WELL-BEING	31
<i>Power and Voice</i>	32
Box 2. Voices of the Poor: Generational vs. Sudden Poverty.....	35
<i>Cultural and Social Norms</i>	35
STATE-PROVIDED INFRASTRUCTURE	36
ASSETS OF THE POOR	39
<i>Physical Capital</i>	40
<i>Human Capital</i>	42
<i>Social Capital</i>	44
<i>Environmental Assets: Shocks and Decline</i>	45
Box 3. The 1998 Floods in Bangladesh.....	47
<i>Assets and Vulnerability</i>	48
<i>Vulnerability within the Household and on the Job</i>	49
Box 4. The Story of Murari	50
CONCLUSIONS.....	51
CASE STUDY 1: FOCUS ON EASTERN EUROPE AND CENTRAL ASIA.....	52
<i>Institutional Collapse, Sudden Poverty</i>	52
Box 5. Food: The Ultimate Criterion of Poverty	53
<i>Humiliation and Shame</i>	54
<i>Diachronic and Synchronic Definitions of Poverty</i>	56
<i>Rural and Urban Areas: Different Assets, Different Needs</i>	58
<i>Vulnerability and Despair</i>	59
Box 6. The Situation of Eastern Europe’s Elderly Population.....	61
Box 7. Vulnerability of Refugees and Internally Displaced Persons	62
<i>Attitudes Towards Government</i>	62
Box 8. Attitudes Towards the Government	63
Figure 3. Poverty Headcount in Transition Regions.....	64
Figure 4. Average GDP Growth: Transition Economies, 1977-98	64

CHAPTER 3: STATE INSTITUTIONS.....	65
CONCEPTS AND DEFINITIONS	66
EFFECTIVENESS AND RELEVANCE OF SERVICES.....	67
Figure 5. Analysis of Government Programs, Chikili, India	70
CORRUPTION AND DISTRUST.....	73
Box 9. <i>Clientelismo</i> in Mexico	75
DISEMPOWERMENT AND HUMILIATION.....	76
VULNERABILITY TO COLLAPSE OF THE STATE	78
BARRIERS TO ACCESS: RULES, REGULATIONS AND INFORMATION	79
Box 10. Yemen: Trying to Find Help for Disabled Daughter.....	83
THE ROLE OF LOCAL OFFICIALS AND OTHER COMMUNITY ELITE	83
CONCLUSION.....	85
THE POOR’S ACCESS TO HEALTH CARE AND EDUCATION	87
CASE STUDY 2: ACCESS TO HEALTH CARE.....	87
<i>Costs and Corruption</i>	87
<i>Gender and Health</i>	90
<i>Children and Health</i>	91
Box 11. “Long Live the Child”: Community Health Agents in Ceara State, Brazil	92
<i>Poverty, Gender, and Sexually Transmitted Diseases</i>	92
CASE STUDY 3 EDUCATION	94
<i>Relevance</i>	94
<i>Class Bias</i>	96
<i>Corruption</i>	98
<i>Former Soviet Bloc Countries</i>	99
Table 1. Indicators of corruption, security of property rights, and the existence of law and order	100
CHAPTER 4: CIVIL SOCIETY INSTITUTIONS.....	101
NON-GOVERNMENTAL ORGANIZATIONS.....	104
<i>NGOs: Resources for Poor Communities</i>	104
<i>Limitations of NGOs</i>	106
<i>NGO–State Links</i>	109
COMMUNITY-BASED ORGANIZATIONS.....	111
<i>Bonds and Bridges</i>	111
Bonding Organizations	112
Box 12. Indigenous Organizations among the Kuna in Panama.....	113
Box 13. Tontines: Pooling Credit and Labor	115
Absence of Bridging Organizations.....	116
Box 14. Federations of Indigenous Networks, Ecuador	117
<i>Difference in Networks</i>	118
Networks of the Rich and the Poor.....	118
Box 15. Tarifero Peasant Farmers Association in Manta, Cahul District	118
Gender Differences.....	120
Box 16. Women’s Groups Using Social Capital to Generate Income, Kenya	122
<i>Building New Partnerships</i>	124
<i>Neighborhood and Kinship Networks</i>	126
Costs and Limits to Reciprocity	127
CONCLUSION.....	127
CASE STUDY 4: FINANCIAL SERVICES	129
<i>Access to Credit</i>	129
<i>Cycles of Indebtedness</i>	130
Box 17. A cycle of debt and credit in India.....	130
CASE STUDY 5 INDONESIA: COMMUNITY CAPACITY AND VILLAGE GOVERNMENT.....	132
Table 2. Comparison of community and government projects	132
Table 3. Average performance scores of village government by village	133
Performance	133

CHAPTER 5 CHANGING GENDER RELATIONS IN THE HOUSEHOLD	135
Figure 6. Economic Disruption and Gender Anxiety.....	136
ROOTS OF GENDER INEQUALITY	137
TRADITIONAL GENDER NORMS.....	138
GENDER IDENTITY	140
FROM BREADWINNER TO BURDEN: THE CHANGING ROLES OF POOR MEN	141
WOMEN: THE NEW BREADWINNERS.....	143
Box 18. Women’s Domestic Work in South Africa	146
<i>Trade: A Growth Opportunity for Women.....</i>	146
<i>Domestic Workers and Maids.....</i>	147
<i>Female Migrant Labor</i>	148
<i>Migration and Sex Work.....</i>	150
CONSEQUENCES AND COPING	150
<i>Alcohol Abuse.....</i>	151
<i>Violence.....</i>	152
<i>Children: Vulnerable Inside and Outside the Home</i>	154
<i>Family Breakup.....</i>	154
<i>Cooperation.....</i>	156
FEMALE-HEADED HOUSEHOLDS	157
Box 19. Widows Organizing in Nigeria	159
CONCLUSION.....	160
Figure 7. Women’s Political Representation and Economic Rights	161
CASE STUDY 6: GENDER AND EDUCATION	162
<i>Household Literacy</i>	162
<i>Distance and Transportation.....</i>	162
<i>Direct and Indirect Costs</i>	163
<i>Family Security.....</i>	164
<i>Marriage.....</i>	164
<i>Sexual Harassment and Abuse</i>	165
CASE STUDY 7: PROPERTY RIGHTS.....	167
<i>Women and Children as Property</i>	167
<i>Environment and Common Property.....</i>	168
<i>Security of Home and Inheritance.....</i>	169
<i>Control of Property Assets</i>	170
<i>Polygamy and Patriarchy in sub-Saharan Africa.....</i>	171
Figure 8. Difference between Male and Female Illiteracy Rates, 1997	172
Figure 9. Educational Attainment - Secondary and Higher by Region (%).....	173
CHAPTER 6: SOCIAL FRAGMENTATION	174
SOCIAL COHESION	175
WHY IS SOCIAL COHESION DECLINING?	177
<i>Economic Difficulties</i>	177
<i>Migration.....</i>	178
<i>Lawlessness</i>	179
<i>Crime and Violence</i>	180
CASE STUDY 8: THE POOR AND THE POLICE	183
<i>Police Activities.....</i>	184
<i>Coping Strategies</i>	185
<i>Consequences for the Poor.....</i>	187
<i>Policy.....</i>	187
SOCIAL EXCLUSION	188
HOW ARE PEOPLE EXCLUDED?	189
<i>Geography.....</i>	189
<i>Barriers to Entry.....</i>	190
<i>Corruption.....</i>	191
<i>Intimidation</i>	193

<i>Physical Violence</i>	194
WHO ARE THE EXCLUDED?	195
<i>Women</i>	195
<i>Children</i>	196
<i>The Poor</i>	198
<i>The Elderly</i>	200
<i>Ethnic Groups</i>	201
<i>People with HIV/AIDS</i>	202
<i>The Disabled</i>	203
CASE STUDY 9: WIDOWS	205
<i>How and Why are Widows Excluded?</i>	205
<i>How Do Widows Cope?</i>	208
<i>Policy Support</i>	211
CONCLUSIONS	212
GROWTH, INEQUALITY, AND POVERTY	213
Table 4. Indicators of relative inequality and absolute poverty	213
Figure 10. Median Intentional Homicide Rates by Region, 1970-94	215
CHAPTER 7: CONCLUSIONS	216
INSTITUTIONS AND POWER	216
FINDINGS	217
<i>Poverty and Powerlessness</i>	217
<i>Relations within the Household</i>	219
<i>Relations with the State</i>	219
<i>Relations with the Elite</i>	220
<i>Relations with NGOs</i>	220
<i>Networks and Associations of the Poor</i>	221
<i>Organizations of the Poor</i>	221
<i>Social Fragmentation</i>	222
ELEMENTS OF A CHANGE STRATEGY	222
<i>Start with Poor People's Realities</i>	223
Poverty Diagnosis by the Poor	223
<i>Invest in Organizational Capacity of the Poor</i>	225
Decentralize and Implement Community-Driven Approaches	225
Partnership with Civil Society	226
<i>Change Social Norms</i>	226
Changing the Mindset	226
Power of the Personal	227
Power of the Personal Combined with the Institutional	227
Facing Gender Inequities	228
<i>Support Development Entrepreneurs</i>	228
Find Allies Within and Outside the System	229
The Corrupt and the Committed Co-exist	229
Support the Committed	229
APPENDICES	231
APPENDIX 1: REGIONS AND COUNTRIES OF ANALYZED REPORTS	231
APPENDIX 2: LIST OF PPA AUTHORS	232
Indonesia 1999	234
Yemen 1998	236
APPENDIX 3: "CONSULTATIONS WITH THE POOR" INDEX TREE	237
APPENDIX 4: SYSTEMATIC CONTENT ANALYSIS USING QSR NUD*IST	245
APPENDIX 5: NODE INTERSECTIONS	247
Intersections for Definitions of Poverty vs. Selected Nodes	247
APPENDIX 6: SAMPLE ANALYSIS PROCEDURE: INSTITUTIONS	249
Data Output Matrices: number of text units coded at each intersection:	250
Neutral Node 3 and Institutions, no gender coding	250
Node 3 and Institutions, coded for men	250

APPENDIX 7: SAMPLE SUMMARY TABLE — A SELECTION FROM A TABLE OF SUMMARIZED TEXT UNITS.....	252
Summary: Node 3 and Institutions/Restricted for Women	252
APPENDIX 8: LISTING OF POVERTY ASSESSMENT REPORTS ANALYZED FOR THIS RESEARCH.....	253
Africa and the Middle East	253
APPENDIX 9: DIMENSIONS OF POVERTY.....	269
REFERENCES.....	271

CHAPTER 1

INTRODUCTION: LISTENING TO THE VOICES OF THE POOR

Poverty is pain; it feels like a disease. It attacks a person not only materially but also morally. It eats away one's dignity and drives one into total despair.
—A poor woman, Moldova 1997¹

Poverty is pain. Poor people suffer physical pain that comes with too little food and long hours of work; emotional pain stemming from the daily humiliations of dependency and lack of power; and the moral pain from being forced to make choices such as whether to pay to save the life of an ill family member or to use the money to feed their children.

If poverty is so painful, why do the poor remain poor? Poor people are not lazy, stupid, or corrupt. Why then is poverty so persistent? Two strands of thinking seem essential to address this question: one is the realities, experiences, and perspectives of poor women and men themselves; and the second is understanding the informal and formal institutions of society with which poor people interact. With this in mind, we draw upon 78 Participatory Poverty Assessment (PPA) reports, which are based on discussions with poor women and men and other stakeholders. These studies were conducted in the 1990s in 47 countries around the world.

Many books could be written from these studies; our book is about common patterns. As we moved deeper into analyses of poor people's experiences with poverty, we were struck over and over again by the paradox of the location and social group specificity of poverty and yet the commonality of the human experience of poverty across countries. From Georgia to Brazil, from Nigeria to Philippines, similar underlying themes emerged: hunger, deprivation, powerlessness, violation of dignity, social isolation, resilience, resourcefulness, solidarity, state corruption, rudeness of service providers, and gender inequity. The manifestation of these problems varied significantly. We found ourselves, saying, "We have read this before." Sometimes even the words and images poor people evoked in describing their reality in very different contexts were uncannily similar.

To name one example, single mothers with young children use similar imagery to describe hanging onto their children while somehow still scraping a living. In South Africa, (1998) a widow said, "I was tossed around, getting knocks here and there. I have been everywhere, carrying these children with my teeth." In Georgia (1997) a mother described the pain of leaving

¹ To increase readability, when we use material from the PPAs that make up our database, we reference only by country. We are grateful to the researchers whose work forms our core material and to many colleagues who sent us documents. We are particularly grateful to Nora Dudwick, who made her Central Asia and Eastern Europe collection of studies available to us and to Larry Salmen for his collection of Beneficiary Assessments and from which we draw heavily.

small children alone in the home while she “runs like a dog from house to house, selling some sort of clothing or product just to make two lari a day.”

Our book is about these common threads we found across countries. The details of the weave are highlighted on occasion to ensure that the broad human story does not get lost. In doing so we want to convey the message that to develop effective poverty reduction strategies, we must understand poverty from the perspective of the poor and explore the interlocked barriers poor women and men have to overcome, many of which have to do with social norms, values and institutional roles and rules beyond their individual control. Yet to take local action, the details and contours of the patterns have to be understood in each location, for each social group, for each region, for each country in a particular institutional context at a particular time in history. For example, poor people themselves make important distinctions between the dependant poor, the resourceless poor, the temporary poor, the working poor, and God’s poor.

Our analysis of common patterns leads to five main conclusions about the experience of poverty from the perspectives of the poor. First, poverty is multidimensional. Second, households are crumbling under the stresses of poverty. Third, the state has been largely ineffective in reaching the poor. Fourth, the role of NGOs in the lives of the poor is limited, and thus the poor depend primarily on their own informal networks. Finally, the social fabric, poor people’s only “insurance,” is unraveling. These issues are addressed in detail in the following chapters, but an overview of each conclusion is presented here.

The persistence of poverty is linked to its interlocking multidimensionality; it is a gendered, dynamic, complex, institutionally embedded, and location-specific phenomenon. The pattern and shape of poverty varies by social group, season, location and country. Poverty consists of many interlocked dimensions. Although poverty is rarely about the lack of one thing, the bottom line is lack of food. Our study brings to the foreground four other dimensions that feature prominently in poor people’s definitions of poverty: First, poor people lack access to basic infrastructure, rural roads, transportation, and water. Second, poverty has important psychological dimensions such as powerlessness, voicelessness, dependency, shame, and humiliation. The maintenance of cultural identity and social norms of solidarity helps poor people to continue to believe in their own humanity despite inhuman conditions. Third, while there is a widespread thirst for literacy, schooling receives little mention or mixed reviews. Poor people realize education offers an escape from poverty — *if* the economic environment in the society at large and the quality of education improves, however poor health, and illness is dreaded everywhere as a source of destitution. Finally, poor people rarely speak of income but focus instead on managing assets — physical, human, social, and environmental — as a way to cope with their vulnerability, which in many areas takes on gendered dimensions.

The second conclusion is that the household as a social institution is crumbling under the weight of poverty. While many households remain intact, many others disintegrate as men, unable to adapt to their “failure” to earn adequate incomes under harsh economic circumstances, have difficulty accepting that women are becoming main breadwinners and that this necessitates a redistribution of power within the household. The result is often alcoholism and domestic violence on the part of men, and family breakdown. Women, in contrast, tend to swallow their pride and go out into the streets to do demeaning jobs, to do anything it takes to put food on the

table for their children and husbands. Clearly, this is not necessarily empowering for women, for despite having assumed new roles, women continue to face both discrimination in the labor market and gender inequity in the home. They confront oppressive social norms in both state and civil society institutions in which they live and work, and many have internalized stereotypes that deny their worth as women. Gender inequity within households seems remarkably intractable; economic empowerment does not necessarily lead to social empowerment or gender equity within households. Nonetheless, in some places there were glimmers of equitable power relations within the household.

Third, from the perspective of poor people, the state is largely ineffective. To a surprising extent, although the government's role in providing infrastructure and health and education services is recognized by poor people, their lives remain unchanged by government interventions. Poor people report that their interactions with state representatives are marred by rudeness, humiliation, harassment, and stonewalling. Poor people also report vast experience with corruption as they attempt to seek health care, educate their children, claim social assistance or relief assistance, get paid, or receive protection from the police and justice from local authorities. In many places, poor people identify particular individuals within the state apparatus as good and certain programs as useful, but these individuals and programs are not enough to pull them out of poverty. The impact of a corrupt and brutalizing police force is particularly demoralizing for the poor, who already feel defenseless against the power of the state and the elite. There are gender differences in poor people's experience with state institutions reflecting societal norms of gender based power inequity. Women in many contexts report continued vulnerability to the threat of sexual assault. Despite negative experiences, when outsiders come, poor people, for the most part, are willing to trust and listen one more time with the hope that something good may happen in their lives.

Fourth, poor people give NGOs mixed ratings. Given the scale of poverty, NGOs touch relatively few lives. In some areas, NGOs are the only institutions people trust. In these places, poor people report that had it not been for NGO assistance, they would have died. Poor women report that where NGOs *have* been able to organize successfully around women's issues, men felt threatened and there was some evidence of backlash. Where there is strong NGO presence, new partnerships between government and NGOs are beginning to emerge. But poor people often report that besides being rude and forceful, NGO staff are poor listeners. Surprisingly, poor people report that some NGOs are largely irrelevant, self-serving, limited in their outreach, and corrupt, although to a much lesser extent than the state. There are relatively few cases of NGOs that have invested in organizing the poor to change poor people's bargaining power vis-à-vis markets or the state. Because the studies were conducted in some countries with the world's largest and some of the most successful NGOs, there are important lessons to be learned. However the main message is still one of scale: even the most successful large NGOs do not reach the majority of poor households.

Thus, poor people throughout the world must trust and rely primarily upon their own informal institutions and networks, while recognizing the limitations of these institutions even under the best circumstances. Informal associations and networks may help poor people to survive. They serve a defensive function and usually not a transformative function. That is, they do little to move poor people out of poverty. These informal associations have limited resources and are

usually disconnected from any external assistance. Of course, there are important gender differences in the nature and use of informal networks. Excluded from access to household resources as well as the more powerful formal networks and traditional patron-client relations, women invest heavily in social support networks that may offer them a hedge in fulfilling their household responsibilities. When everything around them starts sinking, poor people continue to invest in burial societies to ensure that in death, at least, they are taken care of.

The final conclusion is that from the perspective of poor men and poor women, the social fabric, the bonds of reciprocity and trust, is unraveling. There are twin forces at work: social *exclusion* of particular groups is reinforced by the more powerful and internally cohesive groups while social *cohesion*, connections across groups, breaks down. Economic dislocation and sweeping political changes have produced conflict at the household, community, regional, and national levels. This conflict leads to three important consequences. First, once societies start unraveling, it is difficult to reverse the process. Second, breakdown of social solidarity and social norms that once regulated public behavior leads to increased lawlessness, violence, and crime, against which poor people are the least able to protect themselves. Finally, because poor people lack material assets and depend on the social insurance provided by the strength of their social ties, a breakdown of community solidarity and norms of reciprocity with neighbors and kin affects poor people more than other groups.

The book is organized as follows. The remainder of chapter one contains the work's conceptual framework and a discussion of methodology. Chapter two discusses poverty from the perspective of poor people. This chapter highlights concerns that are central to poor people's definitions of poverty, and it includes a case study of Eastern Europe. Chapter three examines poor people's experiences with the state. It includes case studies of access to education and health. Chapter four examines the nature and quality of poor people's interactions with civil society, NGOs, informal networks, associations, kinship networks, and the family. A focus on financial services concludes the chapter. Chapter five examines the household as a key social institution. It considers gender relations within households and how these relations affect and are affected by larger institutions of society. Chapter six focuses on social fragmentation. It includes two case studies, one on the police and the other on widows as an excluded group. Chapter seven concludes this analysis and proposes some policy recommendations.

Conceptual Framework: Examining Poverty Through Institutions

We distrust these institutions because they always deceive us. —Poor men,
Guatemala 1994b

Institutions play a critical role in poor people's lives by either responding to or repressing their needs, concerns, and voices. The PPAs analyzed for this study contain assessments of the effectiveness, quality, and accessibility of a range of institutions encountered by poor people, including government agencies, legal and financial institutions, NGOs, community associations, and others. The reports also address institutionalized socio-cultural norms, values, and expectations that poor people identify as obstacles or assets in achieving socioeconomic mobility. The most prominent of these social institutions is the household/family in its various regional and cultural contexts.

By focusing on the quality of interactions and trust between poor women and men and institutions, the PPAs also reveal the psychological realities of poverty. Stories of humiliation, intimidation, and fear of the very systems designed to provide assistance pervade the data and reveal the importance of psychological factors in poor people's life choices and opportunities. Likewise, the degree of equity, freedom, and mobility afforded by socio-cultural institutions such as the household influence and determine people's freedom to function and interact with other formal and informal institutions.

Defining Institutions

When the poor and rich compete for services, the rich will always get priority.
—Kenya 1997

Institutions encompass a wide variety of relationships, formal and informal, that enhance societal productivity by making people's interactions and cooperation more predictable and effective. Some institutions have organizational form, such as banks, while others are more diffuse patterns of norms and behavior about which there is some social consensus, for example the expectation of trust or dishonesty in particular social interactions. Institutions can be understood as complexes of norms and behaviors that persist over time by serving some socially valued purposes (Uphoff, 1986). Institutions provide shared understanding of the cultural meaning of activities (Chambliss, 1997). Many institutions have been created by the more powerful members of a society to regularize and entrench mutually beneficial relationships. Thus institutions do not necessarily serve the needs and interests of all, only of enough influential persons to be maintained. Poor women and men are often peripheral to or even excluded from societal institutions, though they have developed their own institutions, formal or informal, to ensure basic security and survival.

Institutions include social relationships at the community level as well as patterns of interaction found in development and social assistance organizations. They are found all along a continuum of scale, from the micro or local level to the macro or national and international levels. Institutions often have both formal and informal dimensions, with some part of their operation governed by explicit rules, roles, procedures and precedents, with unwritten rules, roles and procedures also shaping behavior. Institutions are important in any project attempting to understand poverty because institutions affect people's opportunities by establishing and maintaining access to social, material, and natural resources. They also reinforce capacities for collective action and self-help, while their absence can contribute to immobilization and inertia.

In this study, institutions that have organizational form are broadly divided into state and civil society institutions. State institutions include national, regional, and local governments; the judiciary; and police. Civil society institutions include NGOs; trade unions; community-based organizations; social associations; kinship networks; and the like. While these are useful categories for organizing the PPA data, in reality the boundaries among them are fluid and dynamic. For example, although the dimensions of an institution such as the caste system may be seen as primarily socio-cultural and operating at the micro level, such an institution often has legal dimensions that formalizes it and links it to wider institutions of the state. Further, when caste determines jobs, education, and associational membership at the national level, then caste begins to operate at the macro level. Similarly, the place of religious institutions and political

parties in the typology will vary from country to country. In countries with one official religion or one official political party, the separation between the state and civil society institutions disappears.

The institutions typology, Figure 1, inevitably homogenizes a diverse set of institutions. It also does not include institutions such as marriage or the household. Nevertheless, the typology affords entrance into the basic questions of institutional interactions with poor people and points to a host of issues examined in detail in later chapters.

Figure 1. Institutions Typology

	State	Civil Society
Macro	National, State governments District administration Judiciary	Religious/ethnic associations Trade unions Caste associations
Micro	Local governments Local police Health clinics Schools Extension workers Traditional authority	Community-based Organizations Neighborhood Kinship networks Traditional leaders Sacred sites

State institutions are formal institutions that are state-affiliated or state-sponsored. They are vested with the power and authority of the state and act in its name, projecting the purposes and interests of those who operate state institutions into the domains of individuals or communities. For most citizens, these institutions are the most important points of direct contact with the ruling national power. The effectiveness of these formal institutions is closely connected to the capacity, legitimacy, and degree of public confidence in the state itself. Legal sanction and state control give these institutions authority and power not necessarily related to their actual performance. Ideally, a strong and legitimate state fosters institutions that work to equalize existing social and economic inequalities by extending assistance and opportunities to those citizens possessing fewer resources and less power.

Civil society comprises institutions that are not state-affiliated and exist between the household and the state. Rather than deriving their authority from legal recognition — although some institutions do — civil society institutions draw primarily upon the collective will of its constituent group. Both at the macro and micro levels, civil society institutions connect people in collective efforts and may keep states accountable. When states are weak or are considered illegitimate by particular social groups, civil society institutions may step in as people’s primary points of access to social, material, and natural resources. This sector’s activities and social groups are often invisible to, or unacknowledged by, the state.

The growth of independent civic groups such as trade unions, professional associations, an independent press, NGOs, and community-based organizations can affect and be affected by the state and formal sector. States can directly influence the power and freedom afforded to these

informal institutions through legal and other means. Non-state-affiliated civic groups often fall under the rubric of “civil society” (cf. Hyden 1997).

The household is outside this typology and is singled out in this analysis as a critical institution in the lives of poor people. It is widely discussed in the data and represents a complex and significant set of socio-cultural and formal legal structures that delimit the choices available to its members. The household is a particularly important site for assessing the construction of gender identities and the role of gender relations in determining men’s and women’s differential socioeconomic mobility and options.

Poverty Amid Plenty: Institutions and Access

We poor people are invisible to others - just as blind people cannot see, they cannot see us. —Pakistan 1993

A fundamental question guiding our analysis is: what bars poor people from gaining access to resources and opportunities? By listening to poor people and by tracing the processes that structure access and control of resources, we gain invaluable insights into the role of institutional relationships in perpetuating conditions of poverty.

Despite an age of unprecedented global prosperity and the existence of a worldwide network of poverty reduction institutions, poverty persists and is intensifying among certain groups and in certain regions around the world. Socioeconomic mobility is not as a universal experience, but it is a phenomena that varies tremendously across social groups and individuals. Emphasizing aggregate prosperity diverts attention from the variability of access to resources experienced by different individuals and social groups. Almost two decades ago, Amartya Sen (1981) addressed this issue in the context of persistent starvation in the midst of plentiful food stocks, noting that different social groups employ different means to gain access and control over food. The simple existence of sufficient food, he asserts, does not necessarily ensure access to that food. The means of securing access, which nearly always involves institutional interaction, are critical. For both social groups and individuals, these interactions determine the distribution of the rights of freedom and opportunities needed to obtain resources like information, skills, land, or labor capacity, through which further institutional interactions can be further negotiated. Institutions limit or enhance poor people’s right to freedom, freedom of choice and action (Sen, 1999).

In short, relations with institutions are critical to understanding how differentiated social groups and actors secure different capabilities, endowments, and entitlements. Rights, opportunities, and power — all of which institutions can sanction or restrict—play an important role in the extent to which people can successfully use institutions for accessing resources. Figure 2 presents these relations in diagrammatic form. Poor households access opportunities and resources through civil society and state institutional mechanisms. A poor person’s access to opportunities is influenced not only by the relations with institutions outside the household, but also by those within the household. The household itself is a significant site for the construction of gender identity and gender-differentiated access to resources and opportunities.

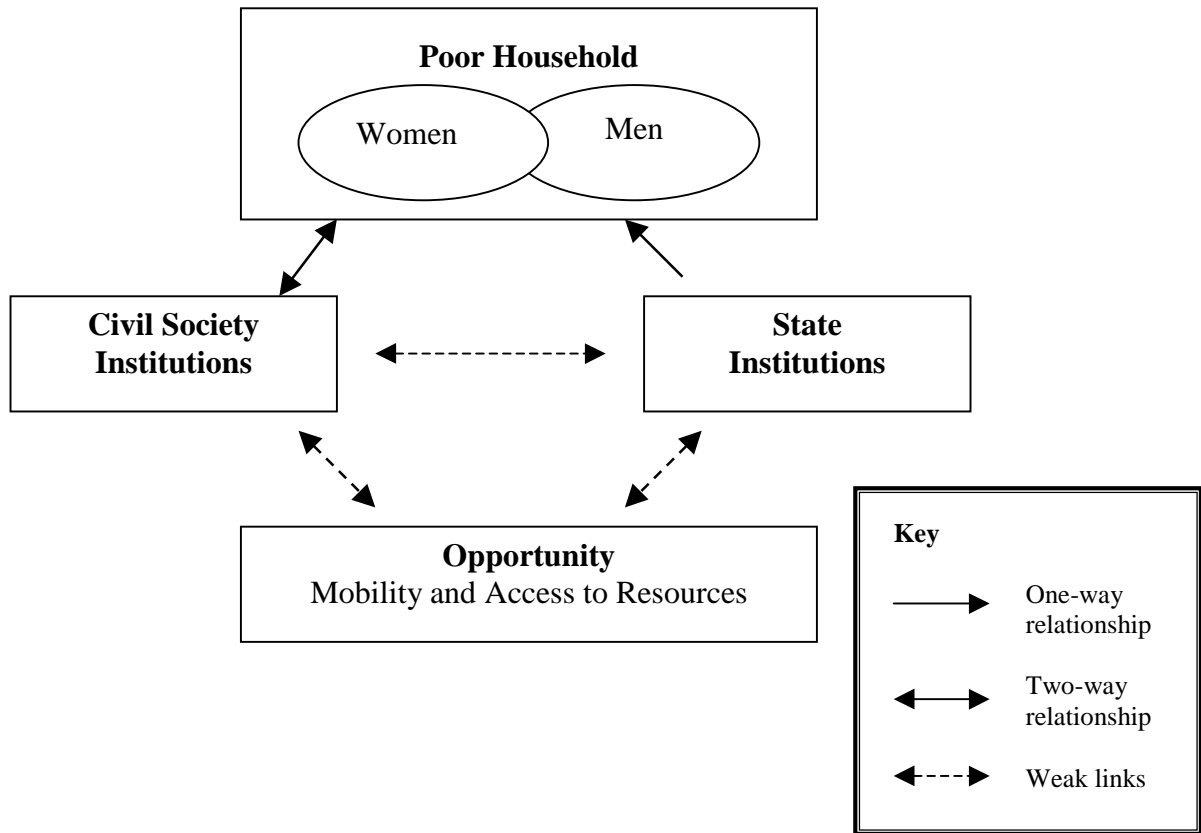
Consider a poor woman. She may have links with an informal network of women neighbors and friends on whom she relies for emotional support and exchanges in child care, food, and small

amounts of money. Through participation in these horizontal exchanges she both influences and is influenced by the nature of these relationships. She may or may not have contact with NGOs or with other women's groups and associations. She probably has little connection with formal institutions of the state, which tend to be a male domain. If she applies to the state for a benefit to which she is entitled, she may or may not get the benefit and she has little influence on the state as an individual. But if she and other women facing similar difficulties organize, with or without the help of NGOs, the state may be forced to negotiate and take corrective action.

Two other points are worth noting about a poor household's institutional relations. First, there is usually no direct connection between the informal networks or organizations of poor people and formal institutions. Typically they work quite independently of each other, which means that unlike the rich, poor people's organizations have little access to or influence on the resources of the state. This is precisely why the work of many NGOs and now government agencies is to reach out to poor people's groups to build these bridging connections (water users groups, farmers groups etc.). The relations are often one of unequal partners. Second, the impact of institutional relationships can be positive or negative. In the former case, poor people gain access to scarce resources; in the latter case, they may suffer greater insecurity, oppression, and conflict. In more benign cases, state representatives may treat poor people differently from rich people. Regardless, individual poor households have very little influence on the nature of the state or on provision of state services, whereas state institutions may have a big impact on individuals, especially when the police or justice systems are coercive or repressive.

To bring about change requires changing the strength and nature of the institutional connections between poor men and women, civil society, and the state. The nature of poor women's institutional relationships is different from that of poor men, and these differences have implications for intervention strategies. Poor people are rarely organized across communities or connected to rich people's organizations or to the resources of the state. The limited resources circulating within their networks and their lack of organization limit poor people's opportunities and access to resources. Change requires institutions of the state and institutions of civil society to be accountable to poor people.

Figure 2. Institutions and Access to Opportunities



Methodological Approaches to Poverty Assessment

At last those above will hear us. Before now, no one ever asked us what we think.
 —Poor men, Guatemala 1994a

Understanding how poverty is produced, why it persists, and how it may be alleviated is essential if we are to devise effective, appropriate strategies for social and economic development. Traditionally, our understanding of poverty has been based on comparisons of standardized quantitative measures including income and welfare statistics. The Gini coefficient, the Human Development index, and the Physical Quality of Life index are well-known measures that rank development by indicators such as consumption and expenditure, economic inequality, education, health, access to water and sanitation and the like. Likewise, the World Bank's Poverty Assessments have relied largely upon data derived from large-scale household surveys. These surveys provide aggregate-level information on consumption and expenditure levels, educational attainment, and health status. Macro-level analyses of these data have historically provided the foundation for social and economic policy recommendations.

While quantitative measures provide important aggregate-level information, these data are able to tell only a partial story. Poverty varies across and within countries; its precise contours and dimensions are always contingent on time, place, and social groups involved. Aggregate data by definition do not reveal location specific variations. Neither do these data reveal the more subjective elements of poor people's experience of poverty or the ways in which individuals cope (Baulch 1996a). Sen has frequently argued that absolute poverty includes what Adam Smith called "the ability to go about without shame" (Sen, 1981 and 1999). But the commodities required to maintain social respectability vary from place to place, and national poverty data overlook them.²

The survival strategies of poor people, including their sources of income, security, and sustenance, are highly diversified, and these dimensions become invisible when a concept as rich and dynamic as "livelihood" is gauged primarily by more traditional measures of "income" and "employment," categories that continue to dominate much of development thinking (Chambers 1997). Likewise, these data can obscure various gendered aspects of poverty such as women's non-wage-based economic contributions to the household (Tripp 1992), the impact of economic restructuring on the distribution and intensity of women's work (Floro 1995), and the different ways in which men and women respond to social safety nets (Jackson 1996).

Recognizing these issues, development practitioners and policy-makers are increasingly realizing that a more complete understanding of poverty requires the inclusion of social factors and perspectives of poor people. Sociological and participatory approaches have proven to be effective in capturing the multi-dimensional and culturally contingent aspects of poverty (Boot et al. 1998; Carvalho and White 1997; Patton 1990). The more recent World Bank poverty assessments are beginning to include qualitative and participatory methods to complement the information from the household surveys (Zambia 1997, India, 1998 Ethiopia 1998, and Vietnam 1999, among others).

What is a Participatory Poverty Assessment?

In the 1990s the World Bank began to conduct Poverty Assessments routinely in order to identify the main poverty problems within a country and to link the policy agenda to issues of poverty. These poverty assessments included quantitative data such as poverty lines, social and demographic characteristics of poor people, and their economic profile (source of income, asset ownership, consumption patterns, access to services). In order to complement this statistical data with an assessment of poverty by its primary stakeholders – poor people themselves – the World Bank also developed the Participatory Poverty Assessment,³ or PPA.⁴

² There has been, and remains, an epistemological disagreement between those who define poverty as something subjective – the poor are those who feel themselves to be poor (a problematic position in the case of persons who describe themselves as poor because they have a Cadillac but their neighbor has a BMW – but for defenders see Townsend 1974) – and those who define poverty as objective, as absolute (see Sen 1981, 1985, 1992, 1999). There is also a long tradition among scholars attempting to measure poverty as a multidimensional phenomena, see Appendix 9.

³ The term Participatory Poverty Assessment was coined by John Clark and Lawrence Salmen at the World Bank in 1992.

⁴ There is a long history of social analysis in the World Bank. As early as 1979 a Bank publication detailed the contribution that social analysis could make to each stage of the project cycle, and by 1980 the Bank hosted a conference, "Putting People First" which discussed, among other things, the value, mechanisms, and costs of

A PPA is an iterative, participatory research process that seeks to understand poverty from the perspective of a range of stakeholders and to directly involve them in planning follow-up action.⁵ The most important stakeholders involved in the research process are poor men and poor women. PPAs also include decision-makers from all levels of government, civil society, and the local elite, thereby uncovering different interests and perspectives and increasing local capacity and commitment to follow-up action. PPAs seek to understand poverty in its local social, institutional, and political context. Since PPAs address national policy, microlevel data are collected from a large number of communities so as to discern patterns across social groups and geographic area, and location and social group specificities.

These Participatory Poverty Assessments are a recent but growing phenomena. In 1994 only one-fifth of the Bank's country-level poverty assessment reports incorporated PPA material. In 1995 one-third included PPAs, while between 1996 and 1998 PPAs were included in fully half of all Bank Poverty Assessments (Robb 1999). It is this PPA component of the overall Poverty Assessments which we have analyzed.

The methodologies used in the PPAs varies. Depending on the number of field researchers used, field work ranged between 10 days and 8 months in the field (average 2-4 months); sample sizes ranged from 10 to 100 communities and cost between \$4,000 and \$150,000 (Robb 1999). They are most often conducted by an academic institution or an NGO, in collaboration with the government and World Bank.

Two underlying assumptions make the participatory approach different from other research approaches. First, it assumes that the research methodology applied will engage the "respondents" actively in the research process through the use of open-ended and participatory methods. Second, participatory research assumes that the research process will empower participants and lead to follow-up action. This puts special ethical demands on researchers who use participatory methods for policy research. These ethical responsibilities include a serious, long-term commitment to the people who give their time and information to the researcher.

Participatory approaches, though difficult to quantify, provide valuable insights into the multiple meanings, dimensions, and experiences of poverty (Wratten 1995). PPAs capture information that standard poverty assessments are likely to miss for two reasons. First, unlike survey research, the sets of questions used in PPAs are not predetermined. Rather, open-ended methods such as unstructured interviews, discussion groups, and a variety of visual methods are more commonly used.⁶ This allows for the emergence of issues and dimensions of poverty that are important to the community but not necessarily known to the researchers. Second, PPAs take

participatory approaches (See Cernea, 1985 and 1994.). By 1984, the Bank's Operational Manual Statement, "Project Appraisal" (2.20) required that project preparation and appraisal take into account these social dimensions.

⁵ "The premise [of PPAs] is that involving the poor in the process will contribute to ensuring that the strategies identified for poverty reduction will reflect their concerns, including the priorities and obstacles to progress as seen by the poor themselves." (Norton and Stephens 1995:1).

⁶ For toolkits on participatory methods see Narayan and Srinivasan, 1994 and Rietbergen-McCracken and Narayan, 1999; also the Sourcebook on Participation, World Bank 1996.

into account power asymmetries both within the household and within communities. Whereas conventional household surveys focus on the household as the unit of analysis, PPAs approach men and women as dissimilar social groups that have distinct interests and experiences. Thus, PPAs have the potential to better negotiate and illuminate power dynamics between men and women, and between the elite and the poor. PPAs do not replace traditional household surveys and macro-economic analyses, but instead provide important complementary sources of information.

This study has been undertaken for use by the World Development Report on Poverty 2000/01 to set a precedent for developing national poverty alleviation strategies in partnership with the poor. The World Development Report (WDR) on Poverty 2000/01 is charged with the task of evaluating changes in global poverty since the Bank's last WDR on Poverty in 1990, and also evaluating whether and how the Bank's 1990 two-pronged strategy for addressing poverty⁷ should be modified in the upcoming decade.

This report reflects the first attempt to synthesize the findings from a broad set of PPA studies through systematic content analysis of the experiences, priorities, and reflections of poor women, men and children.

Some of the basic questions we address include:

How do poor people understand and define poverty?

What are poor people's experiences of poverty? How do poor people define poverty according to their own experiences? How do these definitions differ across lines of gender, class, ethnicity, and region? What policy implications may be drawn from this information?

What is the role of formal and informal institutions in the lives of poor people?

How do poor people assess the effectiveness, quality, and accessibility of formal and informal institutions? What roles do institutions as varied as governmental agencies, legal and financial institutions, social and community organizations, and NGOs play in the lives of poor people? What are the psychological dimensions of people's interactions with institutions?

How do gender relations within the household affect how poverty is experienced?

Does the structure of gender relations within the household shift as members respond to changing social and economic conditions? What can we learn about gender relations from the studies? What are the implications for poverty reduction strategies.

What is the relationship between poverty and social fragmentation?

What has been the impact of broad political and economic restructuring on the lives of poor people and on society at large? How has social cohesion and social exclusion been affected? How are people coping and surviving?

⁷ The two-pronged strategy consisted of broadly based economic growth to generate income-earning opportunities for the poor, and improved access to health, education, and other social services for the poor and others. The approach also included a safety net for the most vulnerable groups in society.

Analyzing the World Bank's PPA Reports

We began with a broad set of questions, and throughout our research we refined and iterated our questions based on the emerging data. We sought to describe poverty and to explain it through the voices of the poor. Seventy eight reports were selected for analysis, representing data collected in 47 different countries around the world. The reports were commissioned and completed under World Bank or affiliate sponsorship. They were selected from over 300 reports submitted in response to a call for poverty focused studies that incorporate social analysis and participatory methods. Selection was based on the degree to which the reports used open-ended methods, and other qualitative assessments into their overall analysis. Reports with the richest and densest social and qualitative information were selected for the initial analysis. Only a few reports combined social analysis, institutional analysis, and participatory methods well.

Selections also reflected an attempt to maintain the broadest geographical representation possible, from the reports of sufficient quality. Reports from Africa and the Middle East make up the largest group represented in this work, with a total of 30 reports, representing 21 countries. Reports from Latin America and the Caribbean comprise approximately one quarter of the total number, with 16 reports representing 10 countries. Twelve reports come from South Asia, representing three countries.⁸ Ten reports come from Eastern Europe and Central Asia, representing seven countries, all of which are post-socialist regimes. Finally, 10 reports come from East Asia, representing six countries.

Sampling techniques ranged from nationally representative samples to purposive sampling based primarily on poverty, agro-ecological diversity as well as rural and urban diversity. Sample sizes varied from a few hundred to 5,000 people. Data collection methods included a range of participatory and social analysis tools, household interviews, observation and key informant interviews. A complete list of these reports, together with a summary description of their sample and methodology, is found in the Appendix.

Systematic Content Analysis

Recurrent themes were uncovered in the reports by a process of systematic content analysis. In its broadest sense, content analysis can be understood as “any methodical measurement applied to text (or other symbolic material) for social scientific purposes” (Shapiro and Markoff 1977:14). Different researchers have emphasized various aspects of content analysis, from its capacity to generate quantitative descriptions by analyzing word count (Berelson 1954; Silverman 1993) to its ability to help researchers draw inferences from a text by breaking that text down into discrete units of manageable data that can then be meaningfully reorganized (Stone et al. 1966; Weber 1990). Still others emphasize how content analysis is an approach resonant with “grounded” theory and other strongly inductive approaches to data analysis (Strauss 1987).

Because the reports analyzed for this book varied by author, research teams, time frames, regions, and methods, we were less concerned with generating quantified counts of words or

⁸ This may seem disproportionately small, given the extent of poverty in South Asia. However, the three countries were India, Pakistan, and Bangladesh, and the PPAs were extensive.

themes than with identifying and locating, through a systematized reading and coding of the reports, recurrent themes connected to the central questions we posed. Further, we were interested in discovering what the patterns of relationships might reveal, especially in terms of changing gender and institutional relations. We used an inductive and iterative research process in which our categories of analysis were defined and refined by what we found emerging from the data.

The sheer volume of material necessitated use of qualitative data analysis software. Hard copies of the original report documents were scanned to create text files, and QSR NUD*IST⁹, a qualitative data analysis software program, was used to code and analyze the contents of the PPA reports. The index tree, the data coding system in QSR NUD*IST, is based on a primary coding index composed of a series of researcher-determined categories termed nodes that are hierarchically organized within the program. In addition to the main index tree, a system of free nodes was used to allow coders to capture points of data that emerged as significant but that were not included in the original conceptualization of the index tree. This coding system identifies individual or grouped units of text (in this case, paragraphs) from the data set that exhibit characteristics relevant to the investigation of specific research questions.¹⁰ A description of the coding process and nodes contained in both the index tree and free node system for this project appears in Appendix 4.

The outcome of this analysis was the identification of the recurrent themes described in the remainder of this book. The themes were not aseptically produced by the software in a wholly mechanical fashion. Human analysis was required at many stages: in the identification of text units to input; in the coding of the units (and the identification of relevant codes); in the intersection searches and the analysis of what those searches revealed about poor communities; and, finally, in the judgement of what can be said to have emerged from the data, and what its connection is with academic discussions policy debates that are often substantially removed from the world of poor people. The human analysis is, if anything, the safeguard of the entire process. Many minds worked on the different stages of analysis – data coding, data analysis, the location of examples, and the identification of major themes. The active habit of questioning whether or not the results made sense, and "returning to the data" in case of uncertainty (habits which are common in both quantitative and qualitative research), guided these processes and averted errors that mechanical analysis would have made.

Limitations of the Study

Well-known limitations qualify the analysis that follows. First, the insights available are limited by the quality of the documents under consideration. The extent to which PPA documents accurately aggregated and reported the outcomes of the participatory poverty assessments in the field, and indeed the quality of the information that was generated by the interviews and participatory exercises, directly affect the robustness or otherwise of the conclusions of this review. Every attempt was made to select documents which had rich qualitative data, but the findings remain dependent upon data in these reports. Second, the studies were undertaken for

⁹ QSR NUD*IST stands for "Non-numerical Unstructured Data Indexing Searching and Theorizing."

¹⁰ Text units most often comprised single paragraphs, but frequently consisted of only one or two sentences, depending upon the formatting of the text appearing in the original report. Coding was very often assigned to several adjacent text units at once. The entire set of text units analyzed in this project totaled slightly over 29,000.

different purposes. Hence data sources varied in size, representativeness, and composition of respondents, hence the study results are not representative at the national level. Hence we make no attempt to count numbers. Third, human error can occur during analysis. The accuracy of data codes depended upon the perceptiveness of the coder; the accuracy of the string and intersection searches, on the person summarizing them. This was actually checked by looking for data on a particular issue in non-related string searches and by going back to the original document to ensure that the issue had been examined exhaustively. Finally, there remains in both quantitative and qualitative work the possibility of human bias. While this bias can be reduced by the researcher who becomes conscious of it, its absence can never be proven. This was reduced by researchers running independent string searches, frequent and mutually challenging group meetings, and checking emerging patterns with number counts as well as return to the original documents.

Encounters in the Field

We went to Aga Sadek Sweepers Colony in Dhaka and were told that we needed to get the permission of the leaders of the youth club. The next day we returned but could not find our guides. One of us started a group of young men on sketch mapping and the other talked to children about their problems. The youths were quite unwilling to draw a sketch map because one who came from Khulna recalled a case when they were asked to draw a map of their area and two weeks later the government came and evicted the whole area. They eventually agreed when we explained that exact measurements were not needed and only the places of importance like schools, club, and temple should be included. We even suggested that they could keep the original and we would make a copy in our notebooks. As the children were listing their problems, we were rudely interrupted by a Mr. Munna. He said that lots of people came and talked and promised things but never came back. We explained that we were not promising anything. The five or six people with Mr. Munna started to get aggressive. We went to the youth club for help, but they had all sneaked away. We asked the group if we could take the sketch map with us, but they wanted to keep it.

—Bangladesh 1996

We didn't trust the PPA process. Now we understand it, accept it and it has become ours. —Government official, at end of two-year process, Kenya 1996

Most of the studies mentioned anthropological, sociological, and community development codes of conduct and rules followed to ensure quality data. These included establishing contact with communities prior to entry facilitated by calling upon chiefs, local authorities or local leaders, and obtaining permission or going through other credible contacts. Some reports discussed the ways used to win the support of local leaders and yet not have them participate in group discussions which would then automatically be dominated by them. To avoid this problem some researchers approached communities in teams with supervisors talking to the village leaders and other team members conducting group discussions. Many studies mention holding separate group discussions with men and women to ensure that women's voices were heard. Many teams included women field workers to ensure that conversations could be held with women. All teams included researchers who spoke the local languages.

No amount of field training and preparation can ensure that field work is problem free. However the more experienced and well trained the researchers, the more likely it is that they either resolve problems when they arise or clearly identify problems when they arise, so that interviews can be dropped or findings used with caution. “In some areas researchers encountered some individual reluctance to participate in interviews which was variably attributed to shyness, distrust, fear and in the case of women, the absence of the husband to give permission” (Guatemala 1994b).

The most direct reporting of problems experienced was found in the field notes of Neela Mukherjee who led the Bangladesh study (1995). The problems also point to the danger of doing large sample size PPAs in a rush.

It was 2.30 in the afternoon. We were approaching Chibatoli in hathazari, Chittagong. We asked a villager from the para where we had been working in the morning to introduce us to somebody from the area. This villager accompanied us and together we asked the women to come to talk with us. A few came but many were reluctant because they saw Rukan (my male colleague). They did not want to meet this ‘outside man’, Rukan left and went to talk to some of the village men.

The women, my female colleague (Nazmun) and I started to talk about seasonality and related issues. Then two men who work overseas came and tried to disturb the session. Some women ran away to hide. I took these two men a side and talked to them in order to prevent them from disturbing the women who then were able to continue their analyses with Nazmun.

Rukan was also challenged by other men of the village. They asked him what his intentions were, whose permission we had taken to conduct this work and why we had not taken the permission of the Chairman and members. He was also asked to produce letters of introduction which we did not have. Having completed the seasonality work with the women, we left as there was a high level of suspicion all around.

The process of participation was sometimes hindered due to the presence of dominant men. Women reacted to them with a mixture of fear and respect. Sometimes their influence and effect on the process was so great that we were forced to abandon sessions and move to another location. The non-poor often made fun of the poor people. For example they jeered, “ write your name and get houses, land and clothes.

Understanding the Unspoken

Women often felt reluctant to talk about some issues such as violence against women inside and outside the home and family planning except in smaller more intimate groups. —Bangladesh 1996

Wife beating is a family problem not to be discussed publicly. Tanzania—1997

The encounter between PPA researchers and their research subjects is itself structured by asymmetrical power relations (Pottier 1997, and Kaufmann, 1997). Neither participant in the research dialogue is without expectations or hopes for what may transpire as a result. It is unsurprising that many topics that demand a degree of trust are underreported, particularly within a context in which trust in the state and its affiliates is low. Poor people interviewed for a rapid participatory appraisal may choose to not reveal sensitive information about domestic violence, local government corruption, police intimidation, sexual abuse, and so on without credible guarantees that researchers will not use this information against them. While there is seldom any information within the reports describing instances in which information was withheld from researchers, the examples that do exist are telling.

The problem for our enterprise, which seeks to understand the experiences of poverty through the voices of the poor, is clear: it is hard to report what the poor don't say. The less time spent in communities, the less likely it is that tacit issues are noticed. Many of the PPAs acknowledge these kinds of limitations. Researchers in Mexico, for instance, felt that issues of institutional corruption were being under-reported, and they recommended future research in this area (Mexico 1995). In Jamaica, researchers suspected that an under-reporting of sexual abuse and crime was due to the "severe constraints [that] exist for women who want to talk openly about their experience of rape" (Jamaica 1997). The trust required in order for subjects to be broached openly cannot be built in a matter of days.

There is, nonetheless, some information available on sensitive topic areas. The skill and sensitivity of PPA researchers in uncovering silences lay the ground for important lines of future inquiry. If we take the silence in the data concerning these experiences at face value, we run the risk not only of presenting a distorted picture of poverty, but also of perpetuating narratives about poor people which are blind to these moments of exclusion. The statements made in this book, then, should be regarded as working hypotheses rather than as unassailable general observations.

Every Generalization has Exceptions

A study of this nature faces the intractable problem of partial generalizations. The PPAs show us the complexity and the heterogeneity of experiences of poverty. Few generalizations are always true. At the same time, systematic analysis of the PPAs does indeed draw out commonalities across age, culture, and continent. And this study focuses on such shared themes, especially when they have considerable policy implications.

How does a study communicate the recurrent themes in a nuanced way? It would be cumbersome to preface every single generalization with the phrase, "in most but not every single case . . ." And neither the sampling frame nor our analysis of the PPAs allows us to say, "For 80

percent [for example] of the poor . . .” So instead we have written the generalizations that emerge, without constant qualification. We ask the reader to bear in mind that *none of the generalizations apply to every location or every poor person*. They describe tendencies, but there are always exceptions.

Similarly, some of the poor women and men who contributed to the PPAs are verbally expressive. They use wonderful turns of phrases, and describe their world with freshness and simplicity. We have quoted these “voices” to illustrate how one or two men and women or a group described and experienced a “general theme.” For which has greater communicative power, the generalization, “It is widely accepted that female-headed households are more likely to be poor than male-headed households (Folbre 1991:89-90),” or the words of a poor Kenyan woman (1997) “*I don’t have any house or any land or anything because I parted company with my husband and he does not want us*”? We have used quotations to illustrate general trends. The quotations do not “prove” the trends — no one person’s experience could, and we do not expect one quotation to convince a reader of a trend. But having identified the trends by systematic content analysis, we went back to the PPAs, and drew out quotations that illustrate these trends and bring them alive. For the voices of the poor communicate their experience, and keep drawing the reader’s attention back to their lives.

One final word on generalizations: it may be that the reader will read a phrase such as “NGO staff are poor listeners” and feel that this is simply wrong. It does not ring true to their experience. They can remember concrete instances where NGO staff were very receptive and sensitive people. They have read about other examples, or heard of them from friends. It is very likely that, at some time or other, every single reader will have that experience regarding a so-called “general” finding of this report.

The largest single value of this PPA Review may occur, precisely, in such surprises.¹¹ They point out that our own experiences may be more unusual or uncommon than we had assumed. They make us listen. They raise questions for further research. And most importantly, they make us turn back again and again to poor people, and analyze poverty from their perspective.

Ethics and Raised Expectations

Something will happen, otherwise why have you come? —Slum dweller, Bangladesh 1995.

You should say what you think and the truth. This field work group does not intend to build a bridge or dam for us as others did. But they can reflect the difficulties that you face in your life as well as your wishes to leaders to help us in the long run. —Deputy Chief of village 13- Son Ham-Huong Son, Vietnam 1999a

¹¹ Similarly, in a study of the first 43 PPAs completed by the Bank, Robb found that the PPAs had highlighted five dimensions of poverty that the policy debate has under-emphasized to date: the seasonality of poverty; the difference between poor men’s and poor women’s definitions of poverty, the pain of social exclusion, the relationship between poverty and illegal activities, and vulnerability (Robb 1999).

Participatory researchers are well aware of their responsibilities either not to raise false expectations. They try to do participatory research only when there are plans for follow-up action, or to conduct participatory research in such a way that maximizes the probability of follow up. Researchers in the South African PPA report, "Concerns regarding the use of PRA methodology were raised at the preparatory workshop in February, 1995. These related mainly to the use of the methods with no accompanying participatory process for the purpose of extractive research for policy analysis. In order to avoid this abuse of communities as research objects, a criterion used in selection of the participatory organizations was that the research be part of ongoing work, and that the organization and communities undertaking the research were in a position to use the results to further local development" (South Africa 1998).

To overcome this ethical issue, many PPAs work with local partners who have on the ground development programs. Sometimes this is just not possible. If researchers still decide to go ahead, it is their ethical responsibility to be clear to communities that they have come empty handed rather than fear that if they are honest they will not get access to the community. Most researchers report that once participants realize that the researchers have indeed come empty handed, the discussions get beyond a "we are all poor syndrome," which poor communities sometimes adopt for outsiders in the hope of getting assistance. It is precisely to get over these initial hurdles that researchers spend several days in communities and use a variety of methods to triangulate information from different sources.

As communities get more and more saturated with researchers who are unable also to work on local issues, community groups are beginning to take a stand. Researchers in Guatemala had a range of experiences:

A further limiting factor to work in marginal urban areas was the prohibition by local authorities to permit research team entry into a settlement in the absence of concrete study results such as a future project or payments to informants. In contrast the region 1 team reported their presence generated such interest and enthusiasm that people stood in line to be interviewed., and they were occupied late into the night talking to communities. In fact one researcher was threatened at gunpoint by an inebriated man if he did not agree to interview him. The reason stated for the high interest in the study on the part of the Ladino groups was the relative lack of attention to this region where the presence of both government agencies and nongovernmental organizations is severely attenuated.

In many countries, including Kenya, Tanzania, Guatemala and Vietnam, poor people agreed to spend time with researchers in the hope that their voices would be carried to those who have the power to affect decisions that affect poor people's lives. In Guatemala, poor people expressed the hope that "at last those above will hear us," and "no one ever asks us what we think (before now) and now the President will hear what we say."

Like all studies, this study has many limitations. Much can be improved in the PPA methodology, from sampling to exploration of institutional issues. However, the primary motivation in undertaking this study was to really ask the question can something useful be learned from collecting the voices of thousands of poor men and women? We think the answer from our analysis is yes. Measuring poverty only through aggregated statistics on income, health

and education provides only a partial picture of reality. It misses systemic institutional and social issues which impact poverty reduction efforts in fundamental ways.

Some Final Thoughts on Method

We contend that participatory methods can provide unique insights into the complexity, diversity, and dynamics of poverty *as a social as well as economic phenomenon*. Further, information from qualitative assessments can enable policy makers to gain a deeper, richer, and ultimately better understanding of economic problems, resulting in poverty alleviation strategies that are more effective.

One of the unique characteristics of this research, and one of its central strengths, is the breadth of data it encompasses as it draws out cultural, social, political, and historical specificity that make each case unique. The policy challenge that results is to formulate and implement poverty alleviation measures that succeed because they fit the detailed requirements of each case. Therefore, while we may ask, “What are the trends that unify the experiences of poor people across regions?” we must never lose sight of the question these data are truly suited to help answer. That is, what is it about how poverty and social inequality are expressed in a given time, place, and circumstance that must be reflected in progressive policy measures?

There are an increasing number of participatory poverty assessments being undertaken. While the methodology used can be refined, further studies can only be justified if the findings from these studies are used to inform poverty reduction strategies that make a difference in poor people’s lives.