



Chapter 8

Anxiety, Fear and Insecurities

Summary

Poor people repeatedly stress the anxiety and fear they experience because they feel insecure and vulnerable. Most say they feel less secure and more vulnerable today than in previous times. They describe security as stability and continuity of livelihood, predictability of relationships, feeling safe and belonging to a social group. Forms and degrees of security and insecurity vary by region and differ by gender. Women are vulnerable to abuse and violence in the home, when widowed, and in the workplace. Men, particularly young men, are more likely to be picked up by the police.

The origins and nature of insecurities are related to types of threat, shock and stress. People most frequently mention the following:

- ▶ *Insecurities of work and livelihood.*
- ▶ *Natural and human-made disasters.*
- ▶ *Crime and violence.*
- ▶ *Persecution by the police and lack of justice.*
- ▶ *Civil conflict and war.*
- ▶ *Macropolicy shocks and stresses.*
- ▶ *Social vulnerability.*
- ▶ *Health, illness and death.*

Insecurities and mishaps are an integral and pervasive part of the illbeing of the poor; threatening them and making them anxious, fearful and miserable. Preventing and mitigating shocks benefit the poor. The practical question is: To achieve security for the poor as a base for material improvement, social wellbeing, and peace of mind, what and who has to change?

Introduction

Everyday I am afraid of the next.

—A youth, Ekaterinburg, Russia

Where there is no security, there is no life.

—A man, Dagaar, Somaliland

With only a few exceptions, notably in some isolated communities, poor people report feeling less secure and more fearful than they did 10 years earlier.

The chapter begins with poor people's definitions of security. Regional trends and some gender differences are then highlighted. This leads into a typology of shocks and stresses. The chapter concludes with some reflections.¹

What Does Security Mean to Poor People?

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

—A woman, El Gawaber, Egypt

To be well is to know what will happen with me tomorrow.

—Middle-aged man, Razgrad, Bulgaria

The term *security* seems to describe one of poor people's major concerns. In general, security implies stability and continuity. Vulnerability implies the inability to cope with shock or misfortune. Increases in insecurity and vulnerability result in pervasive anxiety and fear. For poor people, security has many local meanings. Based on the views of a range of groups in Krasna Poliana, Bulgaria, security has four dimensions: stability of income, predictability of one's daily life, protection from crime and psychological security.

Financial security means a stable and steady income. Pensioners say, "There is security, stability when you have a job and stable pay...before 10 November 1989 life was better: there was greater security because the prices of foods and medicines were low and stable." Or in the words of a young person from Sofia, "Jobs provide security; if there are jobs there'll also be support for the elderly and large families." Young people in Bulgaria say, "There was greater security before, higher incomes, more work. People are now afraid, especially older people. Ultimately security is measured in terms of money; it all boils down to money."

The second type of security—predictability of daily life—is prominent in descriptions by the Roma people. They worry more about unpredictability than income security. A community report from Bulgaria says that Roma men describe security as knowing "what to expect."

The third type of security—protection from crime—is linked to feeling safe. Insecurity arises from lack of law and order and increased crime. A group of men and women in Krasna Poliana say,

People are afraid in general. Of crime, of going home alone late at night. Large-scale drug addiction and prostitution have also become a threat. To feel safer, people now have iron bars installed on their windows and doors; there should be tougher laws and coordination among authorities.

The fourth meaning of security—psychological security—focuses on the emotional, psychological sense of belonging to a social group. A group of men and women explain, “You have a sense of security when you are free and loved by your close ones.” The youth raise both practical anxieties and more existential ones: “How could you feel secure when you are a mere mortal and could die suddenly? I am insecure, but I don’t think I will be surprised by anything.”

The complexity and multiple dimensions of security can also be seen in rural Ghana. In Adaboya men define security to mean protection against all forms of harm from both physical and spiritual forces. Security includes having property that can be sold in times of need, but it also includes having a “soul guardian,” to protect a person. It entails making sacrifices to shrines and ancestors, possessing bangles and rings that have magical powers, owning livestock, having NGOs or governments construct irrigation dams, having direct roads to markets, forming youth action groups, having children who support aging parents, having many wives or children, having a stable job and having enough to eat.

Although poor people see the conventional understanding of insecurity and vulnerability as important, in the study a strong psychological dimension emerges. Not knowing, a lack of control, and inability to take defensive action emerge as important factors in various ways. A participant in a discussion group in El Mataria, Egypt says, “Vulnerability is something that we do not know and we cannot face or anticipate. It is also the thing that we know is going to happen but at the same time we are unable to face.” In the same community in Egypt people describe weakness and vulnerability as the inability to face others due to the difference in physical power and material wealth: “Even if I am not harming anyone, people will still harm me because I am weak.” In northern Ghana women define insecurity as a series of risks, including sickness, death, hunger, fear, theft and possible destruction of crops by monkeys. Throughout these and other discussions across regions, anxiety emerges as the defining characteristic of insecurity, and the anxiety is based not on one but on many risks and fears: anxiety about jobs, anxiety about not getting paid, anxiety about needing to migrate, anxiety about lack of protection and safety, anxiety about floods and drought, anxiety about shelter, anxiety

about falling ill, and anxiety about the future of children and settling them well in marriage.

People are also anxious about declining family, community and charitable support. A poor person in Dahshour, Egypt notes that “the poor person who gets help is even more vulnerable, because the day may come when the charitable person may stop helping. Then what would become of him? He expects this to happen and worries about it.”

Trends and Patterns

Before, thieves wouldn't rob in their own neighborhood.

Before, your neighbor wouldn't rob you. Now the rules have changed.

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

Poor people across countries report a decline in security, but there are some regional and gender differences. Although reasons vary, increases in insecurity come from multiple causes that feed into one another, making it difficult for the poor to escape spiraling insecurity.

Regional Trends in Security

Poor people report a decrease in security over the last 10 years in every region, though the reasons vary. In Africa they are closely related to basic agriculture and survival that depend on the vagaries of nature, rains, droughts, etc. In Eastern Europe and Central Asia, people see the collapse of the state and the switch to market economies as the central reason for increased insecurity. In South Asia, both in India and Bangladesh, lack of land, land-related issues, and natural disasters—both floods and droughts—dominate in rural areas. In urban areas, people feel insecure because they may be evicted. In East Asia, people cite the economic crisis, loss of jobs, and tight markets for those who are self-employed. In the Latin American and Caribbean countries, people point to lack of safety, crime and lack of economic opportunities as key reasons for increased insecurity. In urban areas poor people also mention greater environmental vulnerability.

Gender Differences

Women in many countries feel their security is linked to the fate of their husbands. Men are more likely to associate insecurity with events outside the household that affect income, such as unemployment, natural disasters, increasing crime and lack of social and external support.

In Bangladesh in the study communities, security for women means having a male earner in the household, a son to every mother, and a monogamous husband. Older women say it means sons should not sever ties with

their mothers after the sons get married. Women's definitions of security in some places include being financially well off, being able to provide for children, being able to provide meals for the family and having a house. In many areas women also mention respect as well as freedom from fear of robbery. Men describe security in terms of access to cultivable land, health, and employment.

In Kajima, Ethiopia women in rural areas say that because their physical mobility is more limited than that of men, they are more dependent on agriculture for their livelihoods and hence are more insecure. In the Kyrgyz Republic a 21-year-old woman says that a single woman living in a dormitory "may be humiliated, insulted, and sexually harassed by local men who know that the woman has no husband to protect her." This woman had left her husband because he drank to excess and beat her.

Although both poor men and women are forced to look for jobs, credit and assistance, women and men both report that women face special vulnerability. In many contexts, women must face the humiliation of sexual abuses. In Brazil and Jamaica, women report feeling vulnerable to sexual assault and rape. In Bangladesh, insecurity for women includes abduction and being forced to spend the night with the abductor and being returned the next day, being "teased" on the road by men, and being victims of acid-throwing incidents. For their part, men feel more insecure because of their greater likelihood of being picked up by the police. In Brazil, Jamaica and Russia young men feel vulnerable to police harassment and brutality. A poor youth in Dzerzhinsk, Russia said he had been detained on false accusations by the police and was kept in a cold cell to the end of the month so the police could fulfill their quota. Young people feel that, instead of catching real criminals, the police target youth because they are easy to apprehend.

In Uzbekistan, people say it is common practice for the police and customs officials to insert drugs in the belongings of migrants trying to take part in cross-border trade in consumer goods with neighboring Kyrgyz Republic. To avoid prosecution, the Uzbek men then have to leave behind a large portion of their goods. It is precisely because of men's higher risk of conflict with Kyrgyz police that women are now more active in this trade.

Types of Insecurity

On the basis of poor people's descriptions, types of insecurity can be broadly linked to the following factors:

- ▶ Survival and livelihoods.
- ▶ Natural disasters.
- ▶ Crime and violence.
- ▶ Persecution by police and lack of justice.
- ▶ Civil conflict and war.
- ▶ Macropolicy shocks and stresses.
- ▶ Social vulnerability.
- ▶ Health, illness and death.

Survival and Livelihoods

As if land shortage is not bad enough we live a life of tension worrying about the rain: will it rain or not? There is nothing about which we say, "this is for tomorrow." We live hour to hour.

—A woman, Kajima, Ethiopia

You can't be sure that when you do a job, you'll get paid for it.

—An older woman, Dimitrovgrad, Bulgaria

Today, we're fine; tomorrow they will throw us out.

—A poor woman from a squatter settlement in Isla Trinitaria, Ecuador

Poor people speak of anxieties about sheer survival, hunger and the search for food and shelter. They express many concerns about insecurities of work and sources of livelihood. In rural areas the focus is on agriculture, natural resources and limited options. In urban areas the main focus is on employment and illegality.

Rural: Uncertain Returns to Farming

Rainfall is erratic and unreliable. Sometimes it is too much, and sometimes it is just not there. There are also many pests. To make things worse, our farmland is continuously decreasing as a result of concessions given to poultry farms by private investors.

—A group of poor men and women, Kajima, Ethiopia

In rural areas, poor people worry about the climatic and other insecurities of agriculture. Ethiopia provides many examples of climatic stress with uncertain rains combining with other factors, including destruction of houses.

In Kajima, Ethiopia women characterize poverty as the state of "dying while seated" or when "water becomes a big thing." The main factor for this state of affairs in their community, women say, is their dependency on the rains: "Sometimes it doesn't rain when it should and there is no harvest, or the pests eat up the crops and there isn't much we can do. All people here suffer equally since this is God's will and there is no poor or rich, all are equally exposed." These poor Ethiopian women see no escape from their precarious existence, or from having to fall back on other means of livelihood: "As long as our soul has not parted from our body, we will make a living selling cow dung."

In Bolivia poor farmers in Horencio talk about their fears of environmental vulnerability. They speak of changes in climate and weather patterns that make farming that is dependent on rainfall insecure and highly risky. "Before it rained in its season; now there are changes in time and climate; it

doesn't rain when it has the chance. Some have production and some don't." "Diseases in crops and livestock cause losses and worry." People speak about notable deterioration in the land because of unpredictable weather and about increases in crop and livestock diseases for which new technical knowledge is required. To cope, they have attempted to diversify and combine rural activities with work in the city.

Urban: Insecure Work, No Bargaining Power

Risk is the acceptance of endangering one's honor, or safety or future, in order to earn an income or to cover immediate expenses.

—Poor man, Bedsa, Egypt

Insecure casual labor is widespread in urban and rural areas. Salaried employment even at low wages is prized for its security above irregular higher-paying jobs. In Dimitrovgrad, Bulgaria youth say, "Security means to know that you have a regular job and regular pay, to live more or less decently."

Those searching for jobs suffer the frustrations of powerlessness. Being denied information adds to their humiliation. A poor man in Plovdiv, Bulgaria describes his job hunting:

The first thing I do everyday is to buy the Maritza [local newspaper] and look at the announcements. Then I go from one employer to another looking for a job. And usually they say no, without any explanation. The employer can keep you up to three months on a temporary contract without signing a permanent contract. At the end of the third month he just says "Go away," without explaining how and why. Just "Go away." He could send you away even earlier if he did not like you. If you say anything, if you cross him, he says, "Go away, there are thousands like you waiting for your position."

Employment in the private sector, even when obtained, is insecure. Poor participants speak about their vulnerability and lack of recourse against the injustices of employers. In Mohammadpur, Bangladesh garment workers can lose their jobs because of any irregularity. Men also report that a garment factory owner refused to pay overtime compensation to workers for losses incurred during strikes, when owners closed factories to keep them safe from terrorist attacks. In Russia people feel the working class is no longer protected because there are no trade unions: "They force you to quit your job, but they wouldn't lay you off themselves, because then they would have to pay you severance [benefits]. It makes no sense to go to court. Workers are a class not protected anymore." They contrast their predicament with the past: "We didn't have to worry before; everybody had some savings. At work we had special money pools...." But now their insecurity and worry are heightened because they have no savings to fall back on.

In the urban casual labor market, poor people find themselves in a weak bargaining position. In Bangladesh poor men in Mohammadpur say they cannot protest when they receive lower wages than agreed upon because plenty of others are waiting for the few jobs there are. Rickshaw pullers lose their rickshaws when they are late in payment. In fishing communities in Borg Meghezel, Egypt, those who are most dependent on whether the boat owner needs extra cheap labor on their boats feel the most insecure: “Everyday we do not know whether we are going to eat or not.”

In Bolivia the urban poor say they constantly search for jobs and that, in the end, there is always the chance they will not be paid. An elderly man in Esmeraldas, Ecuador says, “There is no work there [in the countryside], nothing, and if you go to work they don’t pay you. I went to get paid up there...nothing...not even half—in any case the life you lead is bad, because you work and don’t get paid. That’s how life is.”

The poor often take dangerous jobs. In the village of Borg Meghezel fishermen tell of the risks of being out in the seas. Everyday they say, “We are working while carrying our lives between our hands.” In La Matanza, Argentina a discussion group of men spoke of their community giving up hope. They observed that young people drop out of school saying, “If the adults are unemployed, why should I live?” One of the men in the group went on to comment that “before, in my father’s time you were without work for one week, a week without work; today years go by when you don’t have work; the only alternative is to die.”

Natural and Human-Made Disasters

The biggest shock we ever had was Hurricane Gilbert: the shock was because all that we found after Gilbert was one wooden chair.

—A woman, Millbank, Jamaica

The atmosphere is not rewarding us; lately the climate has been adverse.

—A poor male farmer, Río La Sal, Bolivia

Many poor people link insecurity to natural disasters and dangers and to degraded and polluted environments. Poor people often live and work precisely where these hazards prevail and combine. And in Jamaica, a country subject to hurricanes, the community report summarizes security for fishermen in Little Bay as “the ability of persons to cope with disasters.”

People mention many natural disasters and dangers, including landslides, floods, high winds and hurricanes, riverbank erosion, fires, and wild animals. Some disasters can be quite localized, such as one or a few houses burning down. In Achy, Kyrgyz Republic people speak of a landslide in 1994 that buried several houses and a big barn in the soil and killed some villagers.

Hippopotamuses destroyed crops in Mbwadzulu in Malawi. In Bangladesh and Ecuador poor people speak about the devastation from floods.

The dangers of storms and winds stand out. In the village of Borg Meghezel in Egypt, the risk of typhoons prevents fishing in the winter. More dramatically, very high winds leave lasting damage. In Little Bay, Jamaica villagers talk about houses destroyed 11 years earlier by Hurricane Gilbert that have never been repaired or replaced. Fishermen there have also been unable to replace the fish pots they lost in Hurricane Mitch.

In urban shanties, fire is a special danger. Fire can consume everything, leaving people destitute. A Vietnamese couple in Lao Cai, Vietnam say, "Everything was in the fire, even the chopsticks." In Battala slum in Mohammadpur, Bangladesh a fire lasting for two days in February 1998 left almost all houses and shops burned except for a few brick ones; the fire was followed by outbreaks of diarrhea, fever and pneumonia. For Ali Akbar, "all belongings were burnt to ashes" in that fire. NGOs and local authorities provided satisfactory levels of relief, but people are still afraid as a result of the fire.

Natural and human-made disasters affect all households, but poor people report limited ability to recover. In rural areas in Vietnam the poor spoke about the difficulties in recovering from natural disaster, floods, drought, storms, pests, or animal death due to disease. They said that those with capital have a buffer and are better able to survive and recover, whereas poorer households without capital reserves go under with even the smallest shock.

Crime and Violence

I do not know who to trust, the police or the criminals. Our public safety is ourselves. We work and hide indoors...and of dangers at school...I am afraid that they might kill my son for something as irrelevant as a snack.

—From a women's group, Sacadura Cabral, Brazil

Violence is a chain: the man beats the woman, the woman takes it out on the children, and the children are violent even with the animals.

—A youth, Barrio Universitarios, Bolivia

To one degree or another, poor people speak of declining public safety as an element of increasing insecurity in almost every country, in both rural and urban areas. People mention it least in India and most often in Brazil and Russia. Increasing crime is linked to breakdown in social cohesion, difficulties in finding employment, hunger, increased migration, drugs and drug trafficking, actions and inactions of the police, and the building of roads that allow strangers to enter communities easily. Poor people connect crime with decline in social community, with competitiveness and people looking out

only for themselves. While the well off have more to lose from theft, Jamaicans say that “crime and violence are experienced by poorer more than richer households.”

Rural communities in different countries especially fear theft of livestock, crops and vegetables. In some communities in Ethiopia women identify increasing livestock theft as the greatest risk to their security. They feel that if such theft is not curtailed, it will be increasingly difficult to deal with urgent needs in the usual way through the sale of livestock. For many poor families, theft of livestock is like having their savings account stolen. Crime and violence emerged as issues, particularly in Latin America and the Caribbean, Eastern Europe and Central Asia, and Africa.

Latin America and the Caribbean

One of the neighbors died and his wake was held not at his house but at a funeral home. When the family came back they returned to an empty house. The thieves took full advantage of the fact they weren't home and stole everything.

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

You have no control over anything, at any hour there could be a [gun] shot, especially at night.

—A young poor woman, Brazil.

Poor people in the slums of Brazil have a pervasive sense of being exposed: “To live in a *barraco* is the same as living in the streets.” In Bode, poor people in slums link crime with the presence of the *marginais* (vagrants or street thugs) who are defined as “those who without thinking smoke crack and go out killing us....” People say, “The *marginais* are present in the everyday reality of the community...the life of the people is bothered by these underdogs, who are involved with drugs, gang fights, vandalism, and organized crime.”

In Brazilian urban slums, people express fear for their children and themselves. Drug use among children and teenagers and the absence of police control add to the problems. To change the situation, people want government action and police presence, as well as the development of solidarity and integration between people. Young men and women say that “people are like a dog...only protect their house...if outside the house someone is robbed or dead...nobody cares.”

In slums in Ecuador, although environmental insecurity and illegality are primary concerns, people also speak about runaway criminality in some areas. A group of adult men in Isla Trinitaria say, “There are gangs and delinquency and lack of protection by the police” and “there is absolutely no safety; there is no law and no police.”

Jamaicans define risk as being afraid or prone to harm. In Duckensfield people think the greatest risk is having the business stores robbed. People feel

that thieves operate from within the community and that houses that are not fenced are regularly robbed, and thefts, rapes and killings have increased. The situation in Duckensfield contrasts sharply with Accompong, however, where people in fact “feel safe and secure in the surroundings, walking freely at night and even leaving doors unlocked.” Despite obvious poverty, “in times of trouble, people help each other, although both genders openly express disgust with the level of dependency and support required by the other gender. When crimes are committed, people say they can always identify the perpetrator. Disputes are settled quickly when they arise, with very little hard feelings on both parts. There is a record of only one murder since the community was established.”

Europe and Central Asia

In spring they stole the onions from my vegetable garden. I had just planted them; they hadn't even grown.

—A poor woman, Belasovka, Russia

In Russia people report that as a result of lawlessness, organized crime, unemployment and extortion, poor people have to deal with theft and crime in their lives (see box 8.1).

In Novy Gorodok settlement in Western Siberia participants speak about increases in theft and criminality linked to increased drug trade. Roma men in Krasna Poliana, Bulgaria say, “Anything might be in store for you. What sort of security are you supposed to have when you never know if they’ll cut off your power supply, if the skinheads will attack you, if you’ll have supper for the children tonight?”

In the Kyrgyz Republic participants attribute the increase in crime to poverty. In the village of Bashi, they most frequently mention the theft of cattle and sheep, as meat commands high prices in town. People also report an increase in murders, which had once been rare. In Bashi, a group of poor men and women put it thus: “People are no longer surprised when someone kills his brother.”

Box 8.1 Theft of Vegetables in Belasovka, Russia

“They steal everything from our vegetable gardens; they dig up potatoes, garlic, tomatoes, carrots, marrow.”

“They steal plastic sheets from hothouses and from garden beds.”

“They steal piglets and chickens.”

“We watched over our potatoes with a gun. People from other towns pretend to come to pick mushrooms. They sprinkle a few mushrooms and some grass over the top of the basket, and underneath they have potatoes.”

In countries of Eastern Europe and Central Asia those who have done well economically are often identified as criminals. This was true of “new Russians,” whom poor people see as mafiosi. In Sarajevo in Bosnia and Herzegovina the only people who are perceived as doing well are the “mafiosi” and the “war profiteers.” Older women mention “war plundering” of factories and industrial machines as an example of criminal activity.

Africa

People can now rob you in broad daylight.

—A discussion group participant in Kowerani
Masasa, Malawi

Although more acute in urban areas, even in rural areas of Africa, poor people report an increase in levels of theft. In rural Kowerani Masasa, Malawi all discussion groups emphasize that crime has worsened in the last two years. People say that the rise in crime is forcing people into poverty, “but we are very cooperative when one is attacked.” They define security as “*chitetzo*, a household protecting itself from theft. The rich were better able to do this because they have the money to recruit security guards and build fences around their homes.” Crime includes acts of theft, robbery, burglary, murders and other acts that pose physical threats to people’s lives. All communities, except one rural village, report such acts.

In the Adaboya region in Ghana, men define crime as any act that makes another feel bad or hurt. They also define theft, adultery, incest and rape as crimes and think these crimes are increasing because “everybody is trying to get rich by foul or fair means.” Thefts focus on livestock, cattle, sheep, goats, pigs, fowl, and sometimes money. Women say increasing theft of livestock has threatened their livestock rearing.

Persecution by Police and Lack of Justice

Now even the police will rob you; you go in to report a crime and you come out feeling violated.

—A 44-year-old woman, Dock Sud, Argentina

When the police come here, it is to rob us...to humiliate everybody.

—A discussion group participant,
Entra a Pulso, Brazil

Imagine when we send these thieves to the police. We end up being disappointed to see them back the same day.

—Participant, discussion group of poor men
and women, Chitambi, Malawi

The police are an unfortunate necessity; they are transitory vigilantes; if you call them, they don't come; they sleep and when you need them you have to pay a bribe.

—Participant, discussion group of men and women,
Isla Trinitaria, Ecuador

Perhaps one of the most striking revelations of the study is the extent to which the police and official justice systems side with the rich, persecute poor people and make poor people more insecure, fearful, and poorer. Particularly in urban areas, poor people perceive the police not as upholding justice, peace and fairness, but as threats and sources of insecurity. Women report feeling vulnerable to sexual assault by police, and young men say they have been beaten up by the police without cause.

This negative experience is not universal. In some cases, the police support and help the poor. Poor people in parts of Africa give more examples of good performance and favorable evaluation than in other regions. In Ethiopia, participants (female students) say the presence of the police station protects the poor from thieves and helps maintain peace and order in the community. In Zambia groups often cite the police as an important institution, and the police are seen as providing protection from theft. The Victim Support Unit of the Zambia Police also receives positive remarks. In Munamalgasvewa in Sri Lanka poor people feel the police get along with the villagers, and preschool classes are held inside the police post.

Communities also report cases in which the relationship has changed from negative to positive. One such community is in Malawi. During the Mozambican war, the Police Mobile Forces Officers were stationed in the community to maintain peace and order as Mozambican refugees came in. According to the local people, many police came in and were accused of “victimizing innocent people, especially men, and raping women.” The community changed this by insisting that the policemen be replaced every month. Consequently, the police now are “helping catch thieves [and] thugs, guard market places, and help in loan recovery.” People say the police are doing a very good job.

Regional Patterns

The criminals have public safety; we do not.

—A woman, Sacadura Cabral, Brazil

Officers do not even care to talk...if they are not given money. If a poor man is beaten by a rich man and goes to file a case against the rich man, the officer concerned does not even register the case.

—A discussion group participant, Gowainghat,
Bangladesh.

Overall, participants report extraordinarily widespread evidence of corrupt, criminal, and sometimes brutal activities by the police, especially in Latin America and the Caribbean, Asia and Eastern Europe. The range of reported bad behavior by the police includes being

- ▶ *Unresponsive*: Absent where needed, not coming when called or coming very late; only coming when someone has been killed.
- ▶ *Corrupt*: False arrest, accusation, and imprisonment, with release only on heavy payment; theft, including stealing money from children; bribes for documents or to register cases; lying; threats, blackmail, and extortion; demanding protection money; using drugs; and conniving with criminals and releasing them when arrested.
- ▶ *Brutal*: Harassing street vendors and other poor people; confiscating identity documents; raping women who go to police stations; beating up innocent people; torture; and murder, including killing street boys.

In Brazil poor people rate the police as the worst institution in 7 of the 10 urban communities. However, in the other three communities as well, experiences with the police have been negative. In Vila Junqueira a man says, “We do not have safety in the suburbs; the police show up only by chance.” Others say the police refuse to come unless someone has been killed. In Entra a Pulso, when people in 6 of 10 discussion groups were asked which of the institutions needed to change, they picked the police.

Despite these low ratings, people say they desperately need police to provide a modicum of safety in neighborhoods. In response to mounting violence in one community, Bode, Brazil, people organized, collected money, built a police station on their own and invited the police to come and work from it. In November 1992 after great pressure, the police agreed to come, but they left in February 1993 because some *marginais* destroyed the police station.

In the slums of Brazil poor people cite the lack of protection from violence and crime as the most important reason for their vulnerability. An observation from Bode is typical: “The police don’t do anything because they don’t want to.” Violence affects every aspect of life—schools, streets and the home. Numerous incidents are cited, coming from every community except one. A group of women in Sacadura Cabral say, “You see a lot of drugs around here. They kidnap and kill boys, 11–12 year olds.” and “Once I was kept tied up for an hour. They stole a watch and a blouse to sell and buy drugs.”

Poor people in Argentina consider police presence a blight, particularly in urban areas. In Dock Sud, a group of young males equate insecurity with police presence: “The police? If you think about it, the police are like the rubbish: it’s everywhere. They come and pick you up for no reason. There have been several cases of police killing. The police kill; they are loose and we’re

locked up.” While in Barrio Sol y Verde, a discussion group of men and women comment, “The police ask for money when you go to get a certificate. They demand that you give them what you have. The other day some children had to give them their travel money, and they had to walk all the way home.”

In Ecuador, based on discussions, the researchers concluded that the “military is more reliable than the police.”

In Jamaica, while poor people consider the police important, the police receive mixed reviews. In urban areas, they are rated negatively because of their inability to protect the innocent from criminals, and for violence, illicit fees, and beating of young men, who the police assume are “looking for trouble” when they are “looking for work.” Overall, poor people’s experiences can be summarized as “the police lie and steal from the poor.”

In Bangladesh, poor people distrust the police because the police are said to harass the poor and would never register a case without taking large bribes. In the slums of Dhaka they say, “The police always catch the innocent people instead of the guilty ones. They never come on time when incidents happen in the slum.” Chittagong slum-dwellers define vulnerability as “the failure to protect their young daughters from hooligans as well as protect themselves both from the harassment of outsider hoodlums and police.”

In the state of Bihar in India poor people see the police as a constant threat to their livelihoods of foraging in forests or on railroad tracks or vending on the street. They also feel that the “menace” of the police has increased many times over. Rethvi Devi of Patna has to pay a bribe to the railway police to collect coal dust on railroad tracks. Every sack of coal dust she brings home fetches Rs 40 after she kneads the coal dust into lumps of coal and takes the coal to the local factory. Her monthly income from this laborious effort is Rs 500 to Rs 800, from which she pays out money in bribes to the railway police. Box 8.2 summarizes conclusions based on the India study.

In Dangara, Uzbekistan poor people’s experiences with the police are summarized as “the police have become the rich people’s stick used against common people.”

Workers in Tashkent, Uzbekistan speak extensively about the humiliation and extortion they experience in their contacts with the police. Following the bomb explosions in February 1999, everyone now needs either temporary or permanent resident permits to work in Tashkent. This has become another opportunity for extortion. Migrants who come to work say the police take their passports to examine and then charge them with lack of papers, demand substantial sums of money to return the passports, or make them work for nothing in their bosses’ homes and treat them brutally.

With the Roma in Bulgaria the relationship with the police can go either way. In Fillipovtsi, Sofia, Roma groups feel the main problem is lack of protection by the police. The Roma say that when they are attacked by skinheads, the police often beat up the Gypsies and let the skinheads go free. Police brutality against both Roma men and women is reported to be common. In Dimitrograd, however, the police and the Roma seem to have

Box 8.2 Police: A Licensed Evil?

In nearly all the communities visited in India, the poor lambaste the police service for its inefficiency, corruption and disruptive role in society. Vegetable vendors in Patna, for instance, say that there is a strong nexus between the police, contractors and criminals, who play a major role in impoverishment. It is common practice for the policemen to engage in harassment, extortion and blackmailing, and their threats prevent the poor from leading a peaceful life. Often the policemen apprehend people for petty reasons and set them free after charging unreasonable ransoms.

Ali Ahmad, a tea shop owner in Patna, had to pay Rs 920 as a bribe to a policeman after he was detained and his shop and utensils seized. His wife had to borrow the amount at a very high interest rate from a neighbor for the bail. In most communities the police rate poorly in terms of efficiency and trust.

arrived at a peaceful coexistence, at least from the men's point of view. Of all institutions, the men rate the police the highest precisely because they are not playing out their punitive role: "The only respect Gypsies get is at the police station, [because] they know that people have no other chance and steal as a last resort. Only the police show some respect, no one else. If they decide to lock us away, there won't be a single one of us left." A young man says, "They know what we are [criminals] and understand us—we have nothing against them, and they don't have anything against us." Only women say, "They [police] are all in the game. If an innocent person becomes a victim, they won't come and help because they're guarding those other guys...."

In Russia reports of harassment by the police and of the police and criminals working together are widespread. Older people complain that they do not feel protected by the police. Young boys in several places report cases where the police persecuted them: "They take us into the cell on any pretext or without, to show their bosses they are active in arresting hooligans."

Insecurity in the face of police is often heightened by legal status. The informal livelihoods of poor people often make them vulnerable, being either illegal or on the fringes of the law. Lack of tenure rights to the land where they live is perhaps an even more acute and very common insecurity. Let a woman in Brazil have the last word:

When a government official comes here and says that we have to leave the area, I freak out. I gather my things...but don't know where to go.... I don't know if I should take my sons out of school...if I should pack food so that we don't run out of food on the road.... I feel insecure, lost. At this moment, it is just God and me.

Civil Conflict and War

When we fled our homes, we left everything that was of value, all the things that we had worked all our lives to have, to build a home.

—A woman, Bijeljina, Bosnia and Herzegovina

I fled to Ethiopian refugee camps with my family...where we experienced incredible problems—we faced bad health, malnutrition, and lack of income. Something we will never forget for the rest of our lives. We returned to Yo'ub-Yaboooh with empty hands.

—An old man, Somaliland.

Due to the war situations people left for Chavakcheri and Vanni areas in 1995. Due to the war about 20 percent of the houses were totally destroyed and damaged.

—Research team, Jaffna, Sri Lanka

While almost everyone pays the price for war, it wreaks havoc and further adds to the insecurity poor people face. Four of the countries in which the study took place—Bosnia and Herzegovina, Ethiopia, Somaliland and Sri Lanka—have experienced recent civil conflict and war. In all these countries discussion groups state that civil conflict destroys the basis for livelihoods and makes it harder to rebuild lives.

In Somaliland most groups speak about how conflicts cause insecurity. People define security as “when an individual, family or community has no fear for their lives, property or their dignity.” Old men in Dagaar, Somaliland say security is the key to prosperity: “If there is security, there is no fear; people can go wherever there is a market for their produce; transport trucks can cross all boundaries, and there is no fear of land mines.” Poor people attribute many of the current problems of poor markets for produce and animals, bad roads, and the poor production to past instability. In the post-conflict situation, though, they say social and political conditions have improved. In Qoyta village people say neighboring clans have settled conflicts, and bonds between families in the village have strengthened. The immense destruction of infrastructure, including water supplies, however, continues to make sheer survival difficult.

In Sarajevo, Bosnia and Herzegovina people note that in the past, almost everyone was comfortable and middle class. On returning to their homes after the war, person after person faced destitution: “I knew that we wouldn't find our furniture, but I didn't expect that there wouldn't be a bathtub, tiles, or light switches.”

In Bosnia and Herzegovina, the most vulnerable groups emerging from the war are widows and children who lack networks and protection. In Vares, Bosnia and Herzegovina a young Croat woman speaks for many when

she cries, "I am a displaced person in my own city. I don't have anyone left here. I never married, so I am completely alone. Anyway, I don't care about me. What upsets me is the way I see young people having to live. I was born here and I will die here. I am just counting the days."

Similarly, in the civil conflict in Sri Lanka the Tamil minority faces great insecurity. In one community people say, "Tamils were restricted. They were not in a position to take their fish to Colombo and sell them, due to the fact that vehicles they travel in were subjected to inspection frequently. Moreover, there were times when the newly formed fishermen's group requested the army to detain such fish lorries purposely so that the fish would get spoilt. In view of the above situation they mostly sell their catch of fish in the local market itself." Many Tamil families have slid into poverty from interrelated processes triggered by the ethnic conflict, particularly harassment by gangs, injury and fear of land mines, increase in transportation costs because of loss of bicycles and carts, the breakdown of the smallholder agricultural economy, and government restrictions on economic activity.

The fear of war, the memory of loss, and the difficulties in recovery emerge in Ethiopia as well, which at the time of the study was not engaged in any war. In Kebele 11, Ethiopia participants say that during war, "we will be asked to contribute money, our children go the war front and die rather than helping us." Another women in Somaliland says, "Peace is the mother of the good life."

Macropolicy Stresses and Shocks

*Before I had secure work and money was worth more. Now
I cannot afford anything.*

—A participant, discussion group of poor men,
La Matanza, Argentina

Poor people experience macropolicy-induced shocks as sources of insecurity and material poverty, including loss of employment and sources of livelihood; increased prices of food, other basic necessities and agricultural inputs; and decreases in prices paid for agricultural and other produce. Poor people are usually hit not just by one of these trends, but by combinations of them; and the combinations vary by region, country and community. Poor people discuss the effects of debt and exchange rate adjustment, market liberalization and privatization.

Debt, Exchange Rate Adjustment, and Factory Closures

Our currency has lost power; it was strong in the past.

—Participant, discussion group of men and women,
Madana Village, Malawi

Participants in Argentina and Ecuador talk about insecurities created by external national debt, economic instability and hyperinflation. A group of

young women in Chota, Ecuador agree: “Poverty affects us all because of the government debt to foreigners...then the rise in fuel prices makes fares and product prices rise...we sell cheap, but it’s only enough to pay for the transport.” In addition to pointing to income inequality and absence of social policies, poor people in Morro da Conceição, Brazil say, “the government is ruining everything to pay *agiotas* [loan sharks].”

In Russia the impact of currency devaluation is so sharp that people use the date “August 17, 1998,” as the marker in talking about life. In various parts of Russia, referring to August 17, people speak about the “uncontrollable surge of prices,” the low salaries, unpaid and delayed salaries, and they say, “We were fooled again.” An older woman pensioner in Ekaterinburg, Russia reports that after the August 17 devaluation, she could no longer survive on her pension. She survived by picking berries and mushrooms in the summer.

Another woman from Ekaterinburg describes her hardships as follows:

According to Tania, after the 17 August crisis, her husband has been making less money, and his earnings continue to go down. Although he is paid his salary every week, sometimes they don’t have any money at all. Tania’s family also give them some financial support. Her parents own a house and have a plot of land where they grow some fruit and vegetables. They help Tania with food and her grandparents help with money. Tania also gets some money from “sponsors.”

Indonesia and Thailand shared the regional financial crisis of 1997, which took place after 10 years of improving economic conditions. The crisis dragged many back down into poverty. In speaking about communitywide shocks, for example, discussion groups from Harapan Jaya, Indonesia mention large-scale layoffs by industrial and construction companies and sharp rises in prices of basic goods stemming from the prolonged economic crisis (box 8.3).

Market Liberalization

Market liberalization hits poor people in countries with diverse conditions and economies. Lack of protection from cheaper imports undermines local production. In Jamaica, a woman in Freeman’s Hall remarks that she has difficulty selling her chickens because “people now would rather buy chicken from foreign lands,” and if she lowers her prices to match the imports she will sustain a loss.

In Bulgaria pensioners blame the West, which they see as “forcing on Bulgaria closure of enterprises, the ruin of agriculture, and absence of protectionist policies.” Several middle-aged and elderly participants interpret competition from cheap European and Turkish imports as a grand Western conspiracy against Bulgaria: “They forced us to liquidate our cooperative

Box 8.3 The Impact of Economic Crisis: An Old Man and an Old Woman, Indonesia

Participants in Pegambiran, a coastal urban community in Indonesia, believed that their economic condition had been improving over the past 10 years, but the crisis reversed this trend. Before, the availability of goods was limited; now they are available, but prices are very high. Many have lost their jobs. Many have been forced back into poverty. Those in the middle- and lower-income groups are the hardest hit.

The economic crisis has greatly affected Pak Sujud's life. An old man, he was already badly off. Before, with an income of Rp 3,000 per day, he could buy 2 kilograms of rice at Rp 1,000 per kilogram and other daily needs, such as side dishes, cooking oil and sugar. Now, after the crisis, with his fixed income and a rice price that has gone up to Rp 2,500 per kilogram, he can no longer afford to buy enough rice, let alone a side dish and meet other daily needs.

Ibu Katiyem, also elderly, admits she was very panicked when the prices of all basic essentials went up because of the economic crisis. She had headaches and could not sleep because of it. All she could do at that time was borrow money from neighbors and return it when she could. Her children could not do much since they were not rich themselves and were experiencing exactly the same thing.

farms in order to sell their produce cheap; now they are closing down the enterprises in order to force us to buy their goods." "All the markets are glutted with cheap Turkish goods," says a mixed group in Bulgaria.

At a personal level, people in countries of the former Soviet Union feel that they cannot easily reorient and adapt to the mentality and requirements of a market-dominated economy. People feel that it is very difficult to adapt to wildly fluctuating prices of agricultural produce and no guarantee of either prices or buyers.

Restrictions on international trade can affect poor people's livelihoods very directly. In Somaliland numerous study participants mention the widespread hardships created by the disease-related ban on Somaliland's major export goods—sheep and goats—to the Gulf States, Saudi Arabia and Yemen.

Two other important macropolicy stresses have been the removal of subsidies, particularly on agricultural inputs, and the dismantling of government-run cooperatives. A typical example comes from the life history of Thomas, an ex-miner and farmer living in Muchinka in Zambia. After leaving the mines he returned to farming maize; with money saved he could afford to buy fertilizer and seed. Things began to get difficult in 1994, though, when agricultural policies were reformed. "Because we cannot afford fertilizer we are now concentrating on growing millet, sorghum, and cassava," he says.

Privatization

In many parts of the world poor people speak about the negative impacts of massive privatization. In Eastern Europe and Central Asia privatization without accountable institutions is seen as leading to mass fraud. “The politicians are either incompetent or corrupt or both,” says a youth from Sofia, Bulgaria. Many poor people express concerns with the lack of investment in national industry and technology, lack of industrial machinery and equipment, lack of inputs for agriculture and erratic payment of wages. In the face of broader economic hardships, participants across the region also speak bitterly about the loss of social programs and “a state that does not take care of its citizens.”

An older woman from Sofia, Bulgaria who took part in the first wave of voucher divestment says,

Privatization comes in two forms: vouchers and cash. The prices are set by those who have money. That is, by the mafiosi. This is how money's laundered. We have been paid ridiculous dividends by the privatization funds in which we are shareholders. That's why we're not taking part in the present wave of mass privatization. In general, privatization is a gold mine for a handful of people.

Poor people often identify a combination of factors as contributing to poverty. Both in Ethiopia and Nigeria they speak about the ripple effect through local economies of reducing government employees, demobilizing soldiers and dismantling cooperatives: high inflation combined with loss of civil service jobs means that many people no longer have the capacity to purchase local goods and, to survive, they start growing vegetables and other crops themselves. According to discussion groups in Ayekale Odoogun, Nigeria,

The local people produce a lot of farm products such as gaari [processed cassava], but there is very little market for these farm products. As governmental workers' salaries became inadequate, many of the workers have become part-time farmers. The effect of this is that those who used to buy farm produce locally in the past have become emergency farmers.

Social Vulnerability

To feel all right—well, you need to eat three times a day; not to overeat, but just not to be hungry. To have decent shoes and trousers, so as not to be ashamed when you go to the street. To have a tape recorder. To have a drink with some friends and to

feel easy. To have good children who could find a decent job, who could marry and have their own children.

—Participants, discussion group of middle-aged Roma men, Etropole, Bulgaria

Social vulnerability stems from insecurities related to social status resulting in exclusion, discrimination and lack of protection. Examples include the sudden destitution and stigma of widowhood for women, the hardships created by divorce and dowry, vulnerability of the elderly, the discrimination and harassment experienced by minority groups, and the exclusion resulting from the breakdown of social ties.

In some African and Asian cultures, widowhood can be a devastating shock: its adverse social and economic consequences are irreversible, and they affect not only the widow, but also her children. Relatives are known to come and seize the family's possessions, leaving the widow and her children with almost nothing (box 8.4). In Ecuador discussion groups report that widows and single mothers are victims of the most disrespect and violence.

Box 8.4 Widowhood Leads to Destitution: Bangladesh and Zambia

In Bangladesh, Mumtaz came from a relatively well-off family. She was given in marriage at the age of 12 to a man aged 50. After nine years of the marriage he died. At that time she was pregnant and already had a 2-year old child. After the birth of the second child, the elder brother of her husband grabbed all her property and turned her out of her house. She took shelter with a neighbor and worked in the neighbor's house for food. She migrated with other landless people to obtain land but could not because she did not have an adult male in her family. Now she is 65, her elder son dead from small pox and her younger son mentally disabled. She says, "I have already forgotten the feelings of happiness."

In Zambia, Mary is a widow with five children. When her husband died in 1998, his relatives grabbed the family's possessions, including the furniture, her husband's sewing machines (he used to be a tailor) and his bank book. Mary was left with nothing but her children—not even pocket money. She was told by her father-in-law to leave the house with her children, and only come back when she had bought white material and three white chickens so that they could cleanse her according to tradition. Luckily, her husband's friend drove her to her village with her children. And now she has too many things to worry about: her parents are very old and poor; her two children were sent back from school because she could not pay. According to Mary they had not eaten the previous day because she did not sell her dress. There was no sign that they were going to have anything for lunch. Her children were feeding on unripe mangoes.

Women are also vulnerable to discrimination through divorce and dowry. In Malawi divorce was identified by women's discussion groups from three sites as a shock specific to women. In Bangladesh and India dowry makes unmarried females a liability. In Bangladesh "if a daughter is not married in time, the parents run a risk of being stigmatized and the girls a risk of being violated." A father in Bangladesh with three daughters (and no sons who might have brought in dowry), explained that to start marrying off his daughters he sold his cow and goats, the only valuable assets of his household. He was left very poor and acutely anxious:

If I die there is no one to marry off my youngest daughter. I do not know whether I will be able to get food tomorrow. I do not see any light of hope. If anybody provides me with a piece of land and my wife with a job then we will be able to survive. I have no son and no land. Those who have sons and land feel secure and happy in the society. If they fall in any sudden difficulties they can overcome the situation quickly.

Insecurity and anxiety come from knowing that the high expenditures of marriage will have to be met or children and their families face a bleak future. While in Bangladesh and India this is dowry for daughters, for Karalpak people in Uzbekistan it is bridewealth or *qualym* for sons. The size of the *qualym* "is always at the very limit of the maximum financial ability of the groom's family." A father in Uzbekistan confides, "As you may see, I have helped all my children to get married, and now I live without anything, sitting on the floor. I gave up everything and gave it all to their families."

Socially, old age is increasingly a painful and lonely crisis for many poor people. Economic pressures are fraying the traditional family care of the elderly in many parts of the world. In Bangladesh security for old women was linked to a son's not severing his family bonds after marriage and still providing food for his mother. In Vietnam, Mr. D, 57 years old, is slowly but surely sliding into poverty as his strength to work his small bit of land declines and illness takes over. In Bedsa, Egypt isolation and the three miles to the post office, where meager pensions must be collected, results often in a "death trek" toward the end of every month. A group of men remark, "Come on the 20th or 24th of the month, and you see the problems of the elderly. When they go to get their pensions, you see them walking on their hands and feet. The way is long and painful...people walk a little, sit a little, and there are three death cases on this road annually among the elderly." Similarly, in Cassava Piece in Jamaica, a woman states, "there are many elderly persons in the community who are unable to help themselves. Once per month the government's poor relief officer could visit them." In Todgheer, Somaliland, older men say that they have to walk longer distances and do more work because their teenage children "abandoned rural life and left them behind in the range lands."

Social discrimination not only decreases opportunities, but increases insecurities through threats, abuse and violence. Indigenous peasants in the rural highlands of Cañar, Ecuador fear attacks when they travel into towns. In La Calera, until recently, Indians, especially the elderly, were not allowed on buses because “they said they carried diseases.” In the Amazon settlements of Voluntad de Dios and 10 de Agosto, Quijos Indians report both physical attacks and attempts to usurp their lands. Racism against blacks is summarized as “when you see a black man running, you are looking at a thief.”

Economic stress places a heavy burden on family and community relations. Security means participating in community affairs, voicing opinions and being respected in society. Inability to follow community norms and participate in community affairs leads to exclusion. These effects are particularly striking in reports from the Eastern Europe and Central Asia region. In the town of Etropole, Bulgaria the combined effect of poverty and crime has led to “estrangement,” or people “behaving like savages.” “Going backwards in time,” the return to subsistence agriculture as a means of survival for people who have lived in towns, has taken a devastating toll on the human psyche. “All day among animals—you become like them, you cannot speak normally anymore,” states a middle-aged man from Etropole, Bulgaria.

Tensions created by money difficulties are reflected in relationships. People speak about quarrels within families, brothers and sisters quarreling and cutting each other off as everyone scrambles to stay alive. A youth in Plovdiv, Bulgaria says, “My parents died, and I left my share of the family lands to my sister to look after them. Once or twice I go to my native village to see her and to take some victuals. She is giving me less and less: lard instead of meat, some potatoes, some cabbage—cheap and heavy things, difficult to carry. She has started to look at me as if I am a drone.”

The breakdown of social relationships extends to friends and colleagues as well. Says a man in a discussion group of unemployed men from Plovdiv, “I meet sometimes with my friends. We all have our problems, everybody is facing difficulties. How could I ask them for anything? We share our problems, we exchange news on the family, and everybody goes in different directions. Sometimes I meet an old friend who I know is doing well, but he starts from the beginning explaining how serious are the difficulties he is facing just now. And later I stop seeing him—he is visiting different places, he is talking to different people. Well, we are still friends but I know I can ask him for only one thing—so I would prefer to bother him with something that is really important.”

In the village of Belasovka, Russia people describe the dominant emotional tone as “everyone is on their own now; the poor envy the rich and the rich scorn the poor; we don’t visit friends as often as we used to; people are hostile and alone.”

Health, Illness and Death

You can get good treatment but only with money.

—A resident of Ivanovo, Russia

Poor health, illness and death can impoverish people and they are a major source of insecurity and anxiety (chapter 5). At a blow, the body can flip from asset to liability, incurring heavy costs for treatment and having to be cared for and fed. Deaths can impoverish decisively, both from losing the labor of the deceased and, where custom requires, from costly funeral rites (see box 8.5). In the Naryn region of the Kyrgyz Republic, at least one horse must be butchered at a funeral ceremony. A 56-year old woman explains that failure to do this is viewed as a disgrace, so poor people will borrow heavily to buy a horse, and then have difficulty repaying. In a Bangladesh case, when a husband died, his two widows sold a third of the land he had left in order to perform his last rites. Across the 10 sites in Malawi, deaths and funerals were, after hunger, the most commonly named shocks; and the poor suffer more because they have to think how to borrow money for the coffin and then how to repay.

Box 8.5 The Cost of a Funeral, Kyrgyz Republic

A 53-year-old woman in Kenesh, Kyrgyz Republic says, “Tomorrow’s the funeral of my eldest daughter’s mother-in-law. We have to contribute at least 500 som and a good carpet to be hung on a wall. I have neither, so I borrowed 300 som from a neighbor. My daughter-in-law borrowed a carpet for the floor, but relatives told me that it won’t do, so I had to take another, better carpet, which costs 500 som—so that my contribution is like everybody else’s. I’ll have to repay these debts, eventually, but I don’t know how. Many people don’t lend us anymore, because they know we have nothing to repay the debt with. See, it’s difficult for the poor to maintain the links with the relatives.”

In Search of Security

The wealthy can recover losses in one year, but the poor, who have no money, will never recover.

—A resident of Ha Tinh, Vietnam

Misfortune and disasters can strike at the rich, but the rich are less vulnerable. In the words of a participant in Egypt, “The one who is untroubled is the rich and his mood is serene.” Poor people are vulnerable in many ways: their work and livelihoods are more at risk; they live in the most insecure areas, their assets are the most insecure, their housing is the most liable to damage, they have the least with which to protect themselves,

they suffer most from crime, they are most at the mercy of the police, their rights are the least secure, and they struggle most to meet their social obligations. To make things worse, diminishing social cohesion and strained social relations are tending to reduce mutual social supports. Overall, the evidence indicates, poor people are becoming more insecure.

For those with little, small shocks have big effects on wellbeing. Setbacks are also harder or impossible to reverse. Reducing poverty requires searching for ways to avoid or mitigate the effects of loss of work and livelihood, natural and human-made disaster, civil disorder, crime and violence, persecution by police and justice, macroeconomic shocks, social vulnerability and illness and death. Insecurity has many causes and interventions need to take them into account. Confronting these in antipoverty terms may be highly cost-effective. It may be cheaper and easier to prevent poor people becoming poorer through shocks and insecurity than it is, once they are poorer, to enable them to claw their way back up again.

As we have seen, though, security as a characteristic of wellbeing is more than material. It is also peace of mind, social harmony, good relations with others, and mutual support. A remark from a group of women in Egypt touches on these reciprocities. They say, "Security is to have someone to care about and someone to take care of." In Bosnia and Herzegovina a young man says, "I would like for people of all ethnicities to accept Bosnia and Herzegovina as their homeland, their state, and for all to live in peace. For all to look for ways to prosper and live better, and not to live to spite each other because someone is a Croat or a Bosniac or a Serb."

We are left with questions:

How can the anxiety and fear of poor women and men be diminished and their peace of mind enhanced?

How can justice and police protection be provided for poor men and women?

How can the shocks that strike at them be prevented, removed or reduced?

How can poor people be helped to become more resilient and better able to cope?

How can macropolicy changes be informed by poor people's realities?

What has to happen so that poor children, women and men can feel secure, be physically safe and be socially included?

Notes

¹Discussions on security, vulnerability and risk were held in small groups with men and women. These issues were raised following discussions on wellbeing and ill-being and after sketching out linkages between the causes and impacts of poverty. Invariably these issues emerged as part of overall discussions of wellbeing and ill-being. In addition researchers were encouraged to explore the following issues: How do people define security? How do people differentiate between secure and insecure households? What makes households insecure and why? Has security increased or decreased? Are some people better able to cope with sudden shocks to sources of livelihoods?

