



Chapter 9

The Character of Institutions

Summary

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

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

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

Introduction

The village office turns a deaf ear to our opinions.

—A woman, Harapan Jaya, Indonesia

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

—A discussion group participant, Nampeya, Malawi

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

—A woman, Vila Junqueira, Brazil

When we were rich, they came very often. Now they forget about us. They have left us.

—A resident of Orgakin, Russia

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

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

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

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

Quality of Relationships

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

Trust

Trust is believing in someone or something.

—A discussion group participant, Teshie, Ghana

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

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

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

Women in Mtamba, Malawi call dependability an important criterion: “One needs to be sure about each and every institution; we have to know if it’s worth it for us to depend on it or not.” They rank the village headman the highest (with a score of 50 out of 50) because “everybody depends on the headman. We know that whenever we have a problem he is going to assist us in one way or the other so we all rely on him.” However, based on the same criterion, they score the government, religious groups, and neighbors much lower. The women say, “We have given them 20 points each because sometimes they let us down so we don’t really feel safe to depend on them.” Others fare even less well. The agricultural field assistant got a score of 10 because “we don’t trust the agricultural field assistant fully. As we have said earlier, he only visits the gardens of those people he knows so our trust in him is not that much.” The farmers club scored zero on trust because “members in the farmers club are not united; hence, it is difficult to trust them. Others fail to repay loans; as a result they run away leaving the ones remaining behind to pay.”

In Novo Horizonte, Brazil based on group discussions researchers note that “the groups put trust in some of the institutions, especially in those that are closer to the community, such as the president of the community...and they trust less in institutions like the police.” Similarly in Baan Ta Pak Chee, Thailand a researcher writes that villagers “trust the institutions with which they have a direct relationship.” In deciding whom to trust, people “will consider whether the help from that institution is sincere and they do not want anything in return.”

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

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

Participation

Only God listens to us.

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

Participation is “the ability to have a say in what happens.”

—Discussion group participant, Thompson Pen, Jamaica

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

—A discussion group participant, Dewangonj, Bangladesh

Nobody asks the people anything.

—Sekovici, Bosnia and Herzegovina

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

Poor people in Mtamba, Malawi say participation means involving people in decisionmaking. Women’s groups say, “Whenever one wants to join a certain institution, he/she should first of all have the right of making decisions in the institution.” Similarly, in Nampeya, Malawi “the group said that

people's participation in decisionmaking was more important than providing advice.... They cannot benefit from being advised if they do not take part in decisionmaking." The same group rates trust as more important than participation. They argue that "only those who are trustworthy are able to provide help, and it is this trustworthiness that allows people to participate in decisionmaking...it takes one's trust in order to be free to participate in the institution."

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

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

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

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

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

Residents of the province of Ha Tinh, Vietnam say, "Local people should be entitled to discuss important issues such as the amount of loans they get,

the building of infrastructure, and the division and use of land.” Members of a discussion group in Tra Vinh, also in Vietnam, say, “They don’t invite me to meetings, but they invite me to public works,” and “they talk a lot, so I cannot remember what they said in the meeting.”

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

Table 9.1 How Institutions Fare on a Range of Evaluation Criteria

Institution	Criteria							
	<i>Responsiveness</i>	<i>Trust</i>	<i>Participation</i>	<i>Accountability</i>	<i>Unity/conflict resolution</i>	<i>Respect</i>	<i>Honesty and fairness</i>	<i>Caring, loving, listening</i>
1 Municipalities and local government	—	—	—	—	—	—	—	—
2 Schools	—	—	—	—	—	—	—	—
3 Health services	—	—	—	—	—	—	—	—
4 Police	—	—	—	—	—	—	—	—
5 Politicians	—	—	—	—	—	—	—	—
6 Banks	—	—	—	—	—	—	—	—
7 Private enterprise and traders		—	—	—	—	—	—	—
8 Shops and moneylenders	+	+	—	—			—	—
9 Service delivery NGOs	—	+	—	—				
10 Emergency NGOs	+	+		—		+		+
11 Religious organizations	+	+	—	—	—	+	+	+
12 Community-based organizations	+	+	+	+	+	+	+	+
13 Local leaders	+	+		+	+	+		+
14 Kin and family	+	+		+				+

A positive rating (+) implies that the majority of responses were positive, and a negative rating (—) means that the majority of responses were negative. Blanks imply either that the criterion was not applicable or that there were insufficient data.

particularly health centers, hospitals, police and government ministries—rank low. Municipalities, local government, schools and courts occasionally receive high rankings; politicians, with a few exceptions in Ghana, receive low rankings. Private enterprises also score low in participation (see table 9.1).

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

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

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

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

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

Accountability

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

—A man, Adaboya, Ghana

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

—A discussion group participant, urban Malawi

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

—Discussion group summary by research team,
rural Bangladesh

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

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

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

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

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

Unity and Conflict Resolution

Social cohesion means working together the way we normally do at funerals and the community projects.

—A poor man, Musanya, Zambia

[An institution that is] uniting means one that brings people together in a peaceful manner.

—A discussion group participant,
Madana village, Malawi

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

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

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

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

The Elders solve disputes between individuals and groups in the community; ensure proper sharing of water during scarcity; negotiate with people outside the community over blood compensation for murder cases and injuries; organize meetings and congregations for festivals; and ask help for needy in the community. Elders play the role of the local administration and security agencies. The Guurti can spend nights and days to solve

a case without eating sometimes. They can stay away from their family needs for months to finalize a community need.

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

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

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

Valued Behaviors

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

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

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

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

In Bulgaria the researchers conclude that the study participants base their rankings “on the extent to which people trust an institution or, more

precisely, on the respect and compassion it shows its 'clients': In other words, on the human attitude of the respective officials."

Respect

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

—A discussion group participant, Nampeya, Malawi

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

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

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

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

Honesty and Fairness

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

—Participant, a group of women, Vila Junqueira, Brazil

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

—A discussion group participant, Nampeya, Malawi

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

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

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

—Participant, discussion group of men and women, Bangladesh

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

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

Listening, Caring, Love and Compassion

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

—A discussion group participant, Nampeya, Malawi

He is sensitive about our needs.

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

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

—Discussion group participants, Vila Junqueira, Brazil

The need to be heard, loved and treated with compassion is one of the reasons leaders of religious organizations receive high ratings even when

they may be unable to help in material terms. In Umuoba Road, Nigeria participants value the local churches for both their spiritual and “welfarist” roles, such as “feeding of and caring for the very poor, provision of funds for personal expenses, conducting befitting funerals for dead members and offering compassion in addition to serving as a medium of communication with God.”

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

Hardworking Problem-Solvers

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

—A discussion group participant, Nampeya, Malawi

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

Institutional Effectiveness

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

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

Poor people have clear definitions of effectiveness. According to a man in Nampeya, Malawi effective institutions “have goals and meet their goals.” In Varna, Bulgaria people define effectiveness as “when things move; when things happen; when you are not like one lost.” A woman in Teshie, Ghana says effectiveness is when what has been planned comes to fruition. She explains for example, “if you go the hospital and you tell the doctor what is exactly wrong with you and the doctor will understand you and apply his knowledge of medicine to you, then I’d rate him 20 [out of 20] for effectiveness.”

In Thompson Pen, Jamaica poor people define effectiveness as “help given” and providing “what is needed.” For most groups, effectiveness depends on the “accessibility and affordability of the service, the benefits of the service, and being able to negotiate arrangements for the repayment of services.” People cite both the school and hospital as examples:

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

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

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

Timely, Responsive and Caring Support

Support is when you get help when it is needed.

—A discussion group participant, Varna, Bulgaria

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

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

Villagers from India gave “usefulness or fulfillment of needs” as their first response when asked what were the most important attributes associated with

a good institution. The list of evaluation criteria generated by a discussion group of very poor in Jaggaram, India includes “promptness in coming to people’s help in times of distress.” In Kaoseng, Thailand people rate efficiency as the most important criteria. Researchers note, “They assessed efficiency in terms of ‘fruitful operations’ and contributions to the community.”

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

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

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

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

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

Access, Closeness and Contact

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

—A resident of Ha Tinh, Vietnam

Poor people value ease of access to institutions and consider it a key aspect of effectiveness. While ease of access may be enhanced by physical proximity, poor people speak about the importance of being visited by or being able to visit and talk to officials, politicians, or other sources of physical, emotional and spiritual solace wherever they may be located. Musanya villagers in Zambia rate institutions based on the extent to which they have regular contact with them. The Member of Parliament (MP) is “mentioned in negative terms because he does not visit them, and to them this means he is not effective, supportive, and worthy of trust.... The men did not even consider

Parliament an institution worth mentioning.” The women, note the researchers, rate the councilor as ineffective as “they could not see his work and just like the MP he does not visit them. The first women’s group thought that he might misuse the money the MP gives, though they were not sure.”

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

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

In Search of Character

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

- ▶ Stand beside people in their evil days.
- ▶ Give attention to and listen to the problems of poor people.
- ▶ Have consistency in word and deed.
- ▶ Do not do such things as may create loss to the people.
- ▶ Do not get involved in any corruption.
- ▶ Do not indulge corruption.

- ▶ Do not discriminate between Hindus and Muslims.
- ▶ Give honest and good suggestions at the time of adverse situations.
- ▶ Do not give special favors to the rich.
- ▶ Give fair verdicts.

Can we rise to this challenge?

Notes

¹The discussion of qualities of institutions started with describing what an institution is and listing institutions that play important roles in poor people's daily lives and during crises. Local terms were used without making distinctions between organizations and institutions. Researchers made lists of institutions. The discussion then focused on qualities deemed important in institutions. In some countries participants assigned scores from a maximum of 50 or 100 to rate characteristics or institutions. In Eastern Europe participants sometimes became angry when asked to rate formal institutions and in a few places refused to participate further in the discussion.

