

Appendix 1

Development Indicators for Fourteen Country Case Studies

Growth, Poverty, and Inequality

Country	Gross domestic product (average annual % growth) ¹		Average annual population growth rate (%) ¹	Population (millions) ¹	Population below the national poverty line ^{2,3}				Inequality: Gini index ^{1, b, c}	
	1980-89	1990-99	1980-99	1999	Survey year	%	Survey year	%	Survey year	%
Ghana	3.0	4.3	2.9	19	1991-92	51.7	1998	39.5	1998	39.6
Malawi	2.5	3.6	2.9	11	..	..	1998	65.3	1998	40.1 ²
Nigeria	1.6	2.4	2.9	124	1985	46.3	1996	65.6	1996	50.6
Bangladesh	4.3	4.7	2.0	128	1988-89	57.1	1995-96	53.1	1995-96	33.6
India	5.8	6.0	2.0	998	1987-88	38.9	1993-94	36.1	1993-94	31.5 ³
Indonesia	6.1	4.7	1.8	207	1995	11.4	1999	27.1	1999	31.7
Bosnia and Herzegovina	..	..	-0.3	4	..	..	..	..	..	..
Bulgaria	3.4	-2.7	-0.4	8	..	..	1995	18.2 ^d	1995	27.0 ²
Kyrgyz Republic	..	-5.4	1.5	5	1996	43.5	1999	53.3	1999	37.2 ²
Russian Federation	..	-6.1	0.3	146	1991	11.7	1998	23.8	1998	48.7
Argentina ^e	-0.7	4.9	1.4	37	1990	41.4	1998	29.4	1998	49.0 ²
Brazil	2.7	3.0	1.7	168	1993	34.2	1998	22.0	1998	58.4 ⁴
Ecuador	2.0	2.2	2.3	12	1995	34.0	1998	46.0	1998	58.0 ²
Jamaica	2.0	0.3	1.0	3	1990	28.4	1999	16.9	1999	37.9 ²

Sources: World Bank, *World Development Indicators 2001* (unless otherwise indicated) table 4.1, 194–196; table 2.1, 44–46; table 2.8, 70–72.

¹Argentina: “Poor People in a Rich Country,” vol. 1 (World Bank, *Poverty Reduction and Economic Management*, Latin America and Caribbean Region, Report 19992–AR, 2000), 3; Bangladesh: “Bangladesh: From Counting the Poor to Making the Poor Count,” vol. 1 (World Bank, *Poverty Reduction and Economic Management*, South Asia Region, Report 17534–BD, 1998), 6; Bulgaria: *Making Transition Work for Everyone: Poverty and Inequality in Europe and Central Asia*, (World Bank, 2000), 35; Brazil: “Attacking Brazil’s Poverty,” vol. 1 Summary Report (World Bank, Brazil Country Management Unit, *Poverty Reduction and Economic Management*, Latin America and the Caribbean Region, Report 20475–BR, 2001), 3; Ecuador: “Ecuador: Crisis, Poverty and Social Services” (World Bank, Human Development Department, Latin America and the Caribbean Region, Report 19920–EC, 2000), 5; Ghana: “Poverty Trends in Ghana in the 1990s” (Ghana Statistical Office, October 2000), 8; India: Government of India estimate; Indonesia: “Poverty Reduction in Indonesia: Constructing a New Strategy” (World Bank, Environment and Social Development Sector Unit, East Asia and Pacific Region, Report 23028–IND, 2001), 6; Jamaica: “Jamaica Survey of Living Conditions 1999” (The Planning Institute and the Statistical Institute of Jamaica, August 2000), 5; Kyrgyz Republic: “The Kyrgyz Republic Interim National Strategy for Poverty Reduction 2001–2003 and Joint IDA/IMF Staff Assessment” (World Bank, Central Asia Country Unit, Europe and Central Asia Region, Report 22327, 2001), 5; Malawi: “Profile of Poverty in Malawi, 1998” (National Economic Council, Government of Malawi, November 2000, revised), 43; Nigeria: “Nigeria’s Poverty: Past, Present and Future” (World Bank, Nigeria Country Department, 2000), 3; Russia: Roskomstat official poverty incidence in *Making Transition Work for Everyone: Poverty and Inequality in Europe and Central Asia* (World Bank, 2000), 38.

²“Global Poverty Monitoring, India,” www.worldbank.org/research/povmonitor/countrydetails/India.htm (2001).

³Brazilian Institute of Geography and Statistics (IBGE), http://www.ibge.gov.br/english/estatistica/populacao/trabalhoerendimento/pnad99/sintese/tab7_1_11.shtm (2001)

Note: “..” means that data are not available or that aggregates cannot be calculated because of missing data in the years shown.

⁴These figures cannot be used to make comparisons between countries, as different countries have different definitions of poverty.

⁵The Gini index measures the extent to which distribution of income (or consumption expenditure) among households within an economy deviates from a perfectly equal distribution. A Gini index of zero represents perfect equality, while an index of 100 implies perfect inequality (one person having all the income). Because the underlying household surveys differ in method and the type of data collected, Gini indexes are not strictly comparable across countries.

⁶Refers to expenditure shares by percentile of population, unless otherwise noted.

⁷Poverty headcount based on the international poverty line of \$4.30 per person per day. The population living below the international poverty line of \$2.15/day was 3.1 percent in 1995.

⁸Population below the poverty line and Gini index refer to urban areas only.

⁹Refers to income shares by percentile of population.

Trends in Social Indicators

<i>Country</i>	Life expectancy at birth, total (years)		Infant mortality (per 1,000 live births)		Illiteracy rate, female youth (% of females ages 15–24)		Illiteracy rate, male youth (% of males ages 15–24)	
	<i>1980</i>	<i>1999</i>	<i>1980</i>	<i>1999</i>	<i>1980</i>	<i>1999</i>	<i>1980</i>	<i>1999</i>
Ghana	53	58	94	57	46	13	21	7
Malawi	44	39	169	132	60	40	29	20
Nigeria	46	47	99	83	58	18	32	11
Sub-Saharan Africa	48	47	114	92	56	27	34	18
Bangladesh	48	61	132	61	74	61	52	40
India	54	63	115	71	58	36	33	21
South Asia	54	63	119	74	62	41	36	23
Indonesia	55	66	90	42	15	3	7	2
East Asia & Pacific	65	69	55	35	15	4	5	2
Bosnia and Herzegovina	70	73	31	13	..	..	..	..
Bulgaria	71	71	20	14	1	1	1	0
Kyrgyz Republic	65	67	43	26	..	..	..	..
Russian Federation	67	66	22	16	0	0	0	0
Europe & Central Asia	68	69	41	21	4	2	1	1
Argentina	70	74	35	18	3	1	3	2
Brazil	63	67	70	32	12	6	14	10
Ecuador	63	69	74	28	9	4	6	3
Jamaica	71	75	33	20	8	3	17	10
Latin America & Caribbean	65	70	61	30	11	6	10	6

Low & middle income ^a	60	64	86	59	31	19	17	11
High income ^b	74	78	12	6	..	..	..	..

Note: “..” means that data are not available or that aggregates cannot be calculated because of missing data in the years shown.

^aLow-income economies are those with a GNI per capita of \$755 or less in 1999. Middle-income economies are those with a GNI per capita of more than \$755 but less than \$9,266. All the countries presented in this table are classified as either low or middle-income economies.

^bHigh-income economies are those with a GNI per capita of \$9,266 or more in 1999.

Source: World Bank, *World Development Indicators 2001*.

Appendix 2

Country Currencies and the 1999 Exchange Rate

Country	Currency	Exchange rate to USD in 1999
Argentina	Argentinian Peso	1.000
Bangladesh	Taka	49.09
Bosnia and Herzegovina	Convertible Mark	1.83
Brazil	Brazilian Real	1.81
Bulgaria	Lev	1.836
Ecuador	Sucre	11,786.8
Ghana	Cedi	2,647.3
India	Indian Rupee	43.06
Indonesia	Rupiah	7,855.2
Jamaica	Jamaican Dollar	39.04
Kyrgyz Republic	Kyrgyzstani Som	39.0
Malawi	Malawian Kwacha	44.09
Nigeria	Naira	92.34
Russia	Ruble	24.62

Source: The Economist Intelligence Unit

Appendix 3

Overview of Study Themes and Methods

The study is organized around four primary themes: wellbeing, problems and priorities, institutional analysis, and gender relations. A brief explanation of each theme is followed by fieldwork methods and a checklist of study issues to be explored. This overview is based on the *Methodology Guide* used by local researchers. The full document is available on the *Voices of the Poor* Web site at <http://www.world-bank.org/poverty/voices>.

1. Exploring Wellbeing

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

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

Checklist of issues to be explored:

- Discuss local definitions of wellbeing, deprivation, illbeing, vulnerability, and poverty. Since these terms do not always translate easily in local languages, it is better to start by asking the local people for their own terminology and definitions that explain quality of life. *Local terminology and definitions must be included in the analysis.* Different groups

within the same community could be using different terms or phrases for the same subject. All of these need to be recorded.

- Develop a list of criteria on the basis of which households or individuals are differentiated and categorized.
- Identify different wellbeing categories of households or individuals, as identified by the local people. Allow the community to come up with their own categories. Do not impose ideas. There is no fixed number of categories that a community can come up with. Usually these vary from three to six categories, but there could be more. Characteristics (or criteria) of households or individuals in each of these categories should be clearly recorded.
- Calculate the number or percentage of households or individuals in each category of wellbeing or illbeing. This could be presented in terms of exact numbers or indicative scores. This will give an idea about the problem of poor or deprived people in a community.

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

After discussing people's definition of wellbeing and poverty/illbeing, explore the following themes:

Risk, security and vulnerability

- Does security or insecurity figure in people's definitions of wellbeing?
- How do people define security?
- Are some households secure and others insecure? How do people differentiate between the two?
- What makes households insecure or at greater risk?
- Has insecurity increased or decreased over a given period of time? Why?
- What are the main kinds of shocks that people have faced?
- Are some individuals/households more insecure than others in the same community?
- Are some people better able to cope with sudden shocks to their sources of livelihood? Why and how?

Opportunities, social and economic mobility

- Do people feel that opportunities for economic and social mobility have increased? Decreased? Why and for whom?
- What are the consequences of these changes?
- Who or which group(s) has benefited the most? Which groups have been unable to take advantage of opportunities or have been negatively affected? Why?
- Is it possible for people to move out of poverty?
- What is needed to enable people to move out of poverty?
- What needs to change for the poor to have greater economic and social opportunities? Is this likely?

Social exclusion

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

Social cohesion, crime, conflict

- How do people define social cohesion?
- Is there more or less social unity and sense of belonging than before? Why?
- Is there more or less crime and conflict than in the past, or has it stayed the same? Why?
- Are there conflicts between groups in the community? Which groups? Why?
- Have intergroup conflicts increased or decreased? Why? How?
- Does anyone benefit from the increased violence? Can the situation be changed? How?

1.3 How do households and individuals cope with decline in wellbeing and how do these coping strategies in turn affect their lives?

Researchers should explore the following questions:

- Have there been any changes in the number and types of wellbeing categories, and has the proportion of people/households in each category increased or decreased over the last ten years?
- Have the criteria for determining the categories changed over the years?
- What has changed? What caused the changes? How are these changes reflected in the lives of the people? Have people become better or worse off? Is there a “typology of deprivation”—sudden, seasonal, structural, cyclic, chronic?
- How have people coped with these changes?
- Are there any foreseeable changes in the future? What and how?

1.4 Individual case studies.

Researchers should conduct in-depth discussions/interviews with:

- A poor woman
- A poor man
- A woman or man who has fallen into poverty
- A woman or man who used to be poor but has moved out of poverty

2. Problems and Priorities

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

2.1 List the problems faced by different groups within the community and rank them in terms of priority.

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

2.3 Have these problems changed over the years or have they remained the same? What are poor people's hopes and fears (visions) for the future?

2.4 Which of these problems do poor people think they can solve themselves and which will require external support?

3. Institutional Analysis

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

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

- What are the most important formal, informal, government, nongovernment, and market institutions within or outside the community that affect poor people's lives positively or negatively? Why are these judged to be important? Are there any gender differences in the lists of important institutions?
- Which government institutions and NGOs have the most positive or negative impacts on men and women? Why? Give examples of poor people's experiences. Are there any gender differences?

3.2 How do people rate these institutions?

- How do poor people rate these institutions in terms of the trust and confidence that they place in them? Why? Give examples of why people rate particular institutions high or low, and discuss any gender differences in the ratings.
- How do poor people rate the effectiveness of these institutions? What factors do they consider in judging effectiveness? Give examples of these factors, and explain any gender differences in the ratings.

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

- Which institutions do poor people think they have some influence over?
- Which institutions would they like to have more control and influence over?
- Do some people/groups have some influence over these institutions while others are left out? Who is left out?
- Profile two institutions in depth.

3.4 How do poor people cope with crisis? What formal and informal safety nets are available?

- How do poor people cope during financial/economic crises (due to, for example, loss of property, jobs, or livelihood; crop failure; environmental crisis; or poor health or death)? In what specific ways do these crises affect their lives?
- What institutions, formal or informal, do poor people turn to in times of financial crisis?
- Do they mention any government programs? Give details.
- Are government programs reaching them?
- What are their recommendations for change, improvements, or for new programs if none exist?
- What features should new programs have?
- Do poor people mention any NGO programs?
- Do they mention any informal social networks?

- Are there any gender differences in coping methods and recommendations for change?
- If the community as a whole is affected by some event (such as flood, drought, or earthquake), how does it cope?

4. Gender Relations

Methods: small group discussions, scoring, and trend analysis.

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

- Are there any changes in the following areas? If so, why?
 - Women's and men's responsibilities within the household
 - Women's and men's responsibilities in the community
 - Women's and men's roles in the decision-making process within the household
 - Women's and men's roles in the decision-making process in the community
 - Violence against women within the household
 - Violence against women within the community
- Do women feel they have more or less power today (however they define it)? Why or why not?

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

- Are some women better off (however they define it) than other women in the same community?
- Are changes in gender relations experienced differently by different groups of women in the community?



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Voices of the Poor: www.worldbank.org/poverty/voices

Voices of the Poor consists of three books that bring together the experiences of over 60,000 poor women and men. The first book, *Can Anyone Hear Us?*, gathers the voices of over 40,000 poor women and men in 50 countries from the World Bank's participatory poverty assessments. The second book, *Crying Out for Change*, draws material from a new 23-country comparative study. The final book, *From Many Lands*, presents 14 country case studies.

I have a strong feeling that we don't care to know about the poor. We not only don't know about the poor, worse still, we love to make up our own stories to build our favorite theories around them. We keep ourselves in a comfortable position by fortifying ourselves with these theories. We refuse to see the real poor people. We may live in the midst of millions of poor people, but we are fully equipped to wipe them out from our vision. We have trained our eyes not to see them, trained our ears not to hear them. When we want to hear them, we make sure we hear them the way we wish to hear them. The poor have become invisible people even in a country where they are the majority of the people; they practically do not exist.

Years back, a poor woman confronted me with a blunt question. She asked, "Do you really think we belong to this country?" I did not have an honest answer for her. I still don't.

From Many Lands gives us an opportunity to meet the invisible people, see their invisible world, and hear their voices as they talk among themselves and talk to us. What this will mean to us, that is up to us to decide.

Muhammad Yunus
Founder and Managing Director, Grameen Bank

In essence, poverty is a denial of human rights. The *Voices of the Poor* series shows what this means by providing compelling testimony of the violation of poor people's rights—by agents of the state, by the private sector, and sometimes even by civil society—in their daily struggle to survive. The last book in the series, *From Many Lands*, underlines the paradox that poor people, who are the most powerless to protect themselves, often receive the least protection from the laws or officials. A human rights approach to development is needed to empower poor people to seek their rights and to hold governments accountable.

Mary Robinson
United Nations High Commissioner for Human Rights

The poor have gotten used to being counted. But do they understand what the numbers behind the statistics are what project brings poor people's not just a humanizing of shed light on areas of their ted by technocrat analysts e immense vulnerabilities that ior and the central role that mediating institutions play—for good or ill—in shaping how policies affect the poor. These factors are quite rightly receiving increased attention, and the *Voices of the Poor* project has played a key role in heightening sensitivity to the daily realities of poor people's lives.

Ravi Kanbur
T.H. Lee Professor of World Affairs and Professor of Economics
Cornell University

The World Bank



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