

What the Poor Say

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

The poor are the true poverty experts. The World Bank, in preparing its *World Development Report 2000/2001: Attacking Poverty*, wanted to make sure the voices of the poor -- their experiences, priorities, and recommendations — would be taken into account. The result was *Voices of the Poor*, a series of studies trying to understand the voices of approximately 60,000 poor men and women from over 60 countries around the world. The voices are drawn from 81 participatory poverty studies. The field studies used participatory and open-ended methods, and were carried out mainly by local research institutes and NGOs, under the supervision of the World Bank.³¹

The pattern of findings from across countries is similar and striking. Poor people describe repeatedly and in distressing detail what has only been glimpsed before, the psychological experience and impact of poverty. The trends are sobering. The large majority of poor people included in *Voices* said they are worse off now, have fewer economic opportunities, and live with greater insecurity than in the past. They spelled out detailed reasons that varied by region. Poor people's experiences with government institutions are largely negative, even when government programs were rated as important. Rudeness, corruption and poor quality services seemed to be the norm, whether in health care or in programs of social support. But the poor still greatly value government programs, and feel governments have important roles to play in their lives. The presence of NGOs in the various countries is uneven, but where they are at work their contributions are generally appreciated. The poor find their own local networks and institutions to be the most dependable. Gender relations are in troubled transition, with violence against women frequent.

The Good Life and the Bad Life

Being well means not to worry about your children, to know that they have settled down; to have a house and livestock and not to wake up at night when the dog starts barking; to know that you can sell your output; to sit and chat with friends and neighbors. A middle aged man in Bulgaria.

A better life for me is to be healthy, peaceful and to live in love without hunger. Love is more than anything. Money has no value in the absence of love. A poor older woman in Ethiopia.

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Poor people were asked to share their ideas of good and bad experiences of life, “wellbeing” and “illbeing”. To be poor was to experience illbeing in many ways, and to suffer multiple disadvantages that reinforce each other and interlock to trap them. Again and again, the psychological dimensions of wellbeing and illbeing were of paramount importance. Wellbeing was variously expressed as happiness, harmony, peace, freedom from anxiety, and peace of mind. In Russia, people said, “Wellbeing is a life free from daily worries about lack of money”; in Bangladesh, “to have a life free from anxiety”; in Brazil, quality of life is “not having to go through so many rough spots” and “when there is cohesion, no quarrels, no hard feelings, happiness, in peace with life.” In Nigeria, “wellbeing is found in those that have peace of mind, living peacefully”; in Bolivia, “quality of life is high when you have a family, to feel supported and understood. You can have money but without a family it’s worth nothing”; in Thailand, livelihood was simply defined as “happiness”; “It is to be filled with joy and happy. It is found in peace and harmony in the mind and in the community.” For many, too, spiritual life and religious observance were woven in with other aspects of wellbeing. The importance to poor people of the church, mosque, temple and sacred place was repeatedly evident from their comparisons of institutions, in which these frequently ranked high, if not highest, as key supports in their lives.

Illbeing was described in terms of lack of material things, as bad experiences, and bad feelings about the self. In Bosnia, the poor described illbeing as follows: “Children are hungry, so they start to cry. They ask for food from their mother and their mother doesn’t have it. Then the father is irritated, because the children are crying, and he takes it out on his wife. So hitting and disagreement break up the marriage.” A group of young men in Jamaica ranked lack of self-confidence as the second biggest impact of poverty: “Poverty means we don’t believe in self, we hardly travel out of the community...so frustrated, just locked up in the house all day.” Poor people spoke about loss, grief, anguish, worry, over-thinking, madness, frustration, anger, alienation, humiliation, shame, loneliness, depression, anxiety and fear.

What Makes the Good Life

Despite diversity and location specificity, there is a striking commonality of experience across countries, cultures, rural and urban areas, and age and gender divides. People explained wellbeing and illbeing in terms of five related dimensions: material wellbeing, physical wellbeing, security, freedom of choice and action, and good social relations.

1. Material Wellbeing

We eat when we have, we sleep when we don’t. Ethiopia.

Not surprisingly, lack of food, shelter, clothing, poor housing and uncertain livelihood sources were critical and mentioned everywhere. Having enough to eat the whole year round was mentioned again and again in many countries, as was the possession of assets.

In rural areas this took the form of land with secure tenure, together with assets that allowed cultivation and a good harvest. In urban areas, capital to start a business, access to loans, and above all dependable work were stressed. In Argentina, it was said: “You have work, and you are fine. If not, you starve. It is so.”

In the urban areas of countries that have undergone severe crises of economic restructuring, study teams were shocked to learn about quiet and hidden starvation. Those who starve are often too proud to beg and too decent to steal. The research team in Russia wrote, “a woman told us that sometimes she did not have food for several days and was only drinking hot water and lying in bed not to spend energy.”

2. Physical Wellbeing

My children were hungry and I told them the rice is cooking, until they fell asleep from hunger. An older man, Egypt.

Poor people cannot improve their status because they live day by day, and if they get sick then they are in trouble because they have to borrow money and pay interest. Tra Vinh, Vietnam.

Each day there is a funeral in a nearby village because of distance to the hospital. Musanya, Zambia.

Physical health, strength and appearance are of great importance to the poor. This is not just for reasons of compassion for close relatives and friends, or because of concern for personal wellbeing. It is for quintessentially economic reasons. The body is poor people’s main asset, but one with no insurance. If it deteriorates, hunger and destitution hover at the doorstep. As a man in Ethiopia said, “I told you. All I need is peace and health.” Bad living and working conditions, together with material poverty, make a person highly vulnerable to becoming weak through sickness, or to permanent disability or death through illness and accident. Shortage of food and sickness not only cause pain, they weaken and devalue the asset. Poor people are more often sick, and sick for longer periods of time, and less able to afford treatment than the better off. So “they just sleep and groan (Malawi).” Women are taking on increasing burdens in expanded roles outside the household, and “time poverty” is driving many women to deeper and deeper exhaustion. When a poor woman in Zambia was asked her dream, she simply said, “to have time to go into town and play [spend time] with my friends.” Illness can plunge a household into destitution. Anguish and grief over watching loved ones die because of lack of money for health care is a silent crisis of poverty.

3. Security

Security is knowing what tomorrow will bring and how we will get food tomorrow. Bulgaria.

There is no control over anything, at any hour a gun could go off, especially at night.
A poor woman in Brazil.

Many people described security as peace of mind or confidence in survival. Survival referred not just to livelihood, but also to sheer physical survival in the face of rising corruption, crime, violence, lack of protection from the police and absence of recourse to justice, wars between ethnic groups, tribes and clans, frequent natural disasters, and the uncertainties of season and climate. Lawfulness and access to justice were widely seen as crucial aspects of wellbeing. In the Kyrgyz Republic people said, “among all the wellbeing criteria, peace is the most important.” In Russia, it was “the absence of constant fear.” In Ethiopia, women said “we live hour to hour” worrying if it will rain.

The bad life is deeply embedded in insecurity and feeling vulnerable. Insecurity is related to the external world, to the individual and family -- exposure to shocks, stress, and risks that increase unpredictability and instability. In many countries, women spoke about widespread domestic violence, although there is evidence it may have peaked and be in decline in some countries. Insecurity is also the experience of worry and fear. Even where poverty has declined, the majority of poor people said that life had become more unstable and uncertain, particularly as a result of increased crime, violence and corruption.

4. Freedom of Choice and Action

The rich is the one who says: “I am going to do it” and does it. The poor, in contrast, do not fulfill their wishes or develop their capacities.” A poor woman in Brazil.

Poverty is “like living in jail, living under bondage, waiting to be free.” A young woman in Jamaica.

Wellbeing for many people means freedom of choice and action, and the power to control one’s life. It means the power to avoid the exploitation, rudeness and otherwise humiliating treatment so often meted out to the poor by the rich or the more powerful in society. It also includes the ability to acquire skills, education, loans, information, services and resources; to live in “good places”; to withstand sudden and seasonal stresses and shocks and not slip further into poverty. Wellbeing was frequently linked to moral responsibility, with freedom of choice and action extending to having the means to help others in need.

Lack of freedom or powerlessness confronts poor people with agonizingly constrained choices. They explain powerlessness as the inability to control what happens to one because of poverty. The poor are forced to trade off one bad thing for another bad thing. Their voices are seldom heard and sometimes silenced. Their lack of organization further constrains their ability to challenge authority or unfair practices. To add to these cumulative disadvantages, they frequently live in “poor areas” characterized by

remoteness and isolation. In the Kyrgyz Republic, poor people said that they were forced to take many risks to survive, including stealing (with the risk of getting caught) or borrowing money (with the risk of becoming indebted). “The rich do not have to take this risk, they have money to protect themselves, and they also have power.”

5. Social Wellbeing

To be well means to see your grandchildren happy, well dressed and to know that your children have settled down; to be able to give them food and money whenever they come to see you, and not ask them for help and money. An old woman in Bulgaria.

It is neither leprosy nor poverty which kills the leper, but loneliness. Ghana.

It is more worthwhile to bring up our children in a proper manner than to bring all those riches from abroad. What is the point in going abroad and sending money to build a house if the entire family life is destroyed in the process? Kehelpannala, Sri Lanka.

Social wellbeing was defined as good relations within the family and the community. In post-conflict and “transitional economies,” the need for good social relations across the nation was also mentioned. Being able to care for, raise, marry and settle children was stressed over and over again. Social wellbeing included social respect and being part of a community. The stigma of poverty was a recurring theme, and participants frequently spoke about the shame of asking for help and accepting charity. Many spoke of how their poverty prevented them from participating fully in society, and the humiliation brought on by being unable to follow the traditions and customs of their culture. They spoke about their inability to exchange gifts and presents, and how in consequence they stay away from celebrations, weddings and festivities. Loneliness, alienation and estrangement are a source of great distress. Middle-aged men in Bulgaria said, “When you are poor, nobody wants to speak with you. Everyone’s sorry for you and no one wants to drink with you. You have no self-esteem and that’s why some people start drinking.” The poor also spoke about discrimination — that is, being denied opportunities — and humiliating treatment by officials. There was a widespread experience of being treated badly, whether by guards at supermarkets or by uncaring doctors, nurses, schoolteachers, and traders.

Trends and Traps

In the past people were at ease (Mertaha) and money was valuable (El-Felous Kan laha eema), but now it is not. Bong Meghezel, Egypt.

Now there are hungry children, and before it was not so evident. There are children that knock on your door and ask for bread, children without shoes. This one would never see before. La Matanza, Argentina.

If we knew that there would be an end to this crisis, we would endure it somehow. Be it for one year, or even for ten years. But now all we can do is sit and wait for the end to come. A woman from Entropole, Bulgaria.

A large majority of poor people consulted felt they were either worse off or no better off today than they were previously. There were exceptions -- associated with broad positive changes in Vietnam, India, and Bangladesh (although in the latter case positive changes for the poor were adversely affected by the devastating floods of 1998). There were also exceptions at the level of individual communities, due to the positive effects of new infrastructure in parts of urban Brazil, tourism in Jamaica and export zones in Sri Lanka. In countries that had suffered civil disturbance or war, especially Bosnia-Herzegovina, Somaliland and Sri Lanka, poor people considered themselves much better off than during the periods of unrest, but had not regained their pre-disturbance levels. In Malawi, the gain in political freedoms was felt to have improved poor people's wellbeing, but had on the whole not been matched in other domains of life. The experience of the majority of those who participated in the *Voices* was that the quality of their lives has become worse, not better.

Economically, there was a widespread, if not universal, sense that opportunities were unevenly distributed, and that those who started with advantages had been able to exploit them, while the poor found it difficult or impossible to do so. In terms of security, conditions for poor people had become worse in most countries and at most sites. Heightened insecurity variously affected livelihoods, property, and personal safety. In discussing institutions, poor people did not give high ratings to government officials and political leaders, and NGOs were mentioned less and less highly rated than might have been expected. Poor people indicated repeatedly, and in many contexts, that they trust and rely on their own local, informal institutions for support in crisis and in daily life, and rank them high in importance even while recognising their limitations. The message from the poor is that outside organisations and development policies designed for their benefit have been less significant than is usually assumed by those who work in development agencies.

The reasons for the lack of opportunities, increased insecurity, and flat or downward trend in wellbeing differed by region. There were, however, common themes: people said that they miss out on many opportunities because of the need to have "connections" and because of their lack of information, assets, credit, skills and business acumen. Repeatedly, their message was that "it is the rich who benefit" from policy changes. Particularly in Eastern Europe, Central Asia and Latin America, poor people spoke about macro-economic and political change. In Africa and East Asia, poor people tended to emphasize rising costs of living and prices and, in South Asia, economic and social issues

at the family and community level. In Africa and Asia, the poor also discussed the uncertainty of depending on rainfed agriculture and land-related issues.

The *Voices* showed that these disadvantages are compounded by a combination of “time poverty”, physical weakness, lack of energy, and powerlessness. Together, these multiple disadvantages not only hold poor people down, they make them vulnerable to losing even what they have. Analyses of life stories of men and women who had fallen back into poverty confirms the precariousness of small gains that are vulnerable to big slides back downwards. The most common triggers for the descent back into poverty were illness, injury, or death of a close family member. These had an especially large impact on households in Africa and Asia. Other triggers included a decline in economic opportunities, the cost of raising children, old age, cost of living increases, natural disasters, divorce and desertion (for women), declining profitability of agriculture and business, lower wages, theft, civil conflict, indebtedness, and many others. Life story patterns showed that the poor with few assets would, with great effort, slowly creep upward, only to be plunged back into poverty by illness, loss of employment, poor crops or, for women, desertion. There is usually nothing to prevent them from falling into the abyss. And when they do fall, there is often nobody waiting to catch them at the bottom or to lend a hand as they attempt to start over.

A major trap for the poor is simply where they live. A resident of Nova California, a slum in Brazil, said “The sewage runs in your front door, and when it rains, the water floods into the house and you need to lift the things...the waste brings some bugs, here we have rats, cockroaches, spiders, and even snakes and scorpions.” Only too often, the poor live on marginal land, ill-served by transport, water or other amenities, isolated from information and subject to environmental hazards, inadequate shelter and insecure rights.

Some slum areas in Sofia, Bulgaria are polluted and stink, as there is no garbage collection or other communal services. The Roma feel they are “treated like dogs.” In urban slums in Dhaka, Bangladesh, shanties of bamboo have been constructed on raised platforms over a big ditch, which is used for all sorts of waste disposal. When babies fall into the ditch they sink and are lost. In slums in Argentina, oil spills send fire down the clogged up canals along which the poor live, and factory waste clogs up drains. In slums in Malawi, the physical conditions were so bad and hopeless that the poor said, “the only way we can get out of poverty is through death.” Residents of such areas not only have to put up with these living conditions, they find an “area stigma” attached to them that deters potential employers.

Four Problems with the System

You grow up in an environment full of diseases, violence and drugs... you don't have the right to education, work or leisure, and you are forced to “eat in the hands of the government” ...so you are easy prey for the rulers. You have to accept whatever they give you. A young woman, Padre Jordano, Brazil

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

Poor people describe four pervasive and systemic problems that affect their lives adversely almost everywhere: corruption, violence, powerlessness, and insecure livelihood.

1. Corruption

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

I worked six years in a company that did not pay me correctly. So I sued them and they threatened to kill me. I had to hide. Sacadura Cabral, Argentina.

Corruption is a core poverty issue, not just a problem affecting high levels of governments and business. The studies reveal how pervasive low-level corruption and lack of access to justice and protection affect poor people's lives -- the problems of corruption, "connections," and violation of basic human rights with impunity were voiced repeatedly. In Ecuador, the poor in Chota said, "the government should make sure the congressmen do not steal." In Uzbekistan, bribes to get a job were standard: "a friend told me to get a position, one must pay 25 thousand. I could not afford it, so I went back to pulling a cart in Tashkent." In India, poor women spoke of having to bribe forest officers for each bundle of firewood they collected and railway policeman for coal dust they gathered from railway tracks. In Bangladesh, the poor said, "nobody can count on the judgment of the commissioner since he does not work for the poor and his bias is with the landlord." In country after country, and community after community, poor people spoke of corruption in the distribution of seeds, medicines and social assistance for the destitute and vulnerable; corruption in getting loans; corruption in getting teachers to teach; corruption in customs and border crossings; corruption in the construction of roads; corruption in getting permission to move in and out of cities or stay in certain areas; corruption in street and market trading; and corruption in identity cards. In many places, the poor reported having to pay managers, hooligans and the police "protection" money to save themselves from the worst forms of harassment, theft and abuse.

Even humanitarian assistance is often waylaid when channeled through corrupt state systems. In Bulgaria, people reported that secondhand clothes destined for the poor were sold by doctors and nurses to shops. To overcome problems of this type, some NGOs hire a local representative to be responsible for distribution of humanitarian aid. But according to the poor this can in fact be worse still, because the local representative

distributes the goods received from overseas selectively, twice a year, and then immediately films the occasion to send a report back to the donors. The Bulgarian poor had a simple remedy: they suggested that the donors' names and addresses be announced at the time of distribution, so that recipients could send their comments directly to the donors.

In many countries, poor people's access to justice and courts is a distant dream because of lack of information, distance from the courts, and a strong belief (based on experience) that only money buys justice. In Uzbekistan, a man said, "you have to pay the lawyer, the judge and the prosecutor. I have gone through it myself." Since the poor lack money and too often are dependent on those who violate their rights, they cannot "afford justice." Almost everywhere, justice through political representation was laughed at and comments were frequent about the "seasonal" memory of parliamentarians. In Egypt, people said, "when they reach their seats the parliamentarians forget us."

All this said, there were also heart-warming even if few examples of public officials who refused the temptations of corruption. In Ozerny, Russia, poor people spoke with great respect for a local nurse whom they described as a "valuable institution": "You can go to her at any time - she will never refuse to make a shot, or give advice about how to treat something... Her advice is listened to much more than the local doctor's who is often criticized for lack of professionalism and for indifference... She is a good example of how shortages of medicines and lack of financing don't mean the impossibility to help." In Jamaica, the poor praised the female Superintendent of Police in charge of Constant Spring Police Station. "Anyone can have access to the Superintendent in charge of Constant Spring Police Station. If you have a complaint you just walk in and ask to see her and they just send you upstairs to see her. She will call up the officer and deal with him."

2. Violence, Civil Conflict and Public Safety

We do not expect any help from our neighbors...they can't help; in any case, they won't because everyone is just fending or grabbing for themselves. Bosnia-Herzegovina.

The men compared increasing crime and conflict to burning fire rampaging through the community. They said that increasing crime levels are a result of everybody wanting to get rich....Some men, however, were of the view that social norms and taboos have been lost in what [they] called "te nabaalee" (our ancestry) resulting in a disregard for traditional methods of enforcing law and order and therefore keeping crime and conflict in check. Ghana.

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

The police have become the rich people's stick used against common people.
Dangara, Uzbekistan.

In many countries in both rural and urban areas poor people reported a decline in social connectedness, concomitant with increases in crime, lawlessness, selfishness and violence. This is reflected not only in violence and public safety issues outside the home, but in conflict and violence within the home as well. Many of the poor linked these trends to decreases in economic opportunities, increased competition for resources, and poor government policies. In Eastern Europe and Central Asia the decline was also linked to the transition from communism to democracy.

While there are some rural and urban differences, poor people generally reported an erosion of traditional social solidarity, sharing of food and resources with family, kin and neighbors, and participation in marriages, rituals and visits. In Nigeria, old men said, "we poor men have no friends. Our friend is the ground." In Zambia the poor said, "when food was in abundance relatives used to share it. These days of hunger not even relatives would help you." Increases in theft were linked directly to hunger in Zambia. In the Kyrgyz Republic groups said, "there is no unity in our community. We don't visit each other. In the past, we used to help, pool money (*razha*) if somebody has a death in the family. We no longer do." In Bosnia-Herzegovina, a resident of the town of Vares said, "no one helps anymore. I would gladly help someone, but how, when I am in need of help myself? This is misery. Our souls, our psyches are dead." In many countries youth complained about no place to "hang out," to play sports; they linked "nothing to do" and the absence of sports facilities and community centers to a rise in drug use, alcoholism and theft.

Women in Somaliland defined security as "when an individual, family or community has no fear for their lives, property or dignity; where there is no security, there is no life." Although there were differences in scale and intensity, the problem of declining public safety as an element of increasing insecurity arose in almost every country, in both rural and urban areas. It was mentioned least often in India, most often in Brazil and Russia. In Sri Lanka, it was an issue of concern primarily to the Tamil minority and, in Somaliland people spoke of increased security after the peace treaty between clans. Elsewhere, increasing crime was linked to breakdowns in social cohesion, difficulties in finding employment, hunger, increased migration, and also to building of roads that allowed strangers to enter communities easily. In every country it was linked to declines in social community, competitiveness and people looking out only for themselves.

A startling finding of the *Voices* was the extent to which poor people experience police as a source not of help and security, but rather of harm, risk and impoverishment. While there were some exceptions, including Zambia, Ethiopia, and Sri Lanka, in many places the police were considered a necessary evil, vigilantes and criminals. In Nigeria, the poor associated the police with illegal arrests, intimidation and extortion; in Bangladesh, the poor feared the police because of "false cases" that they can bring, especially when the poor try to file cases against the rich. In Brazil the police were rated as the worst institution; the poor said, "the criminals have public safety, we do not." In Argentina, the

poor equated police to rubbish, while women felt vulnerable to sexual assault by police. In Jamaica, the poor said “the police lie and steal from the poor.” In India, the poor said that the menace of the police had increased many times over, and in Russia, reports about the police and criminals working together were widespread. In Bulgaria, some of the poor said that they did not blame the police as much as the judges and prosecutors who let the criminals go free; others said, “if you have connections with the police, you always will get free.”

On a different scale, civil wars based on clan rivalries and ethnicity in several nations have brought untold suffering to the poor, and even after years of peace life has not returned to pre-war standards. In Sarajevo, Bosnia Herzegovina, one person said, “even if I were to establish a household over a hundred years, I would never have what I had if the war hadn’t destroyed everything.” Life for some was better during the war when there was some humanitarian assistance, but now many people interviewed appeared withdrawn, depressed, irritable, apathetic and not interested in having a conversation. In some areas where factories remained shut down people spoke about the “death of the city”; “Vares is a dead city; the spirit is dead in the city.” In Sri Lanka, the Tamil people reported that life was better before 1989, and that concerns about loss of assets and insecurity still prevail. The Sinhalese there were concerned about employment, and when some Muslim groups spoke openly about the looting of homes and livestock that had taken place during the violence, the tension between groups became palpable.

Households across the world are stressed. As employment and traditional livelihood strategies for poor men disappear, poor women in increasing numbers have had to make their way into the informal sector, primarily in low paying and often menial work -- piece work, vending, petty trading, trading, agricultural labor, collecting garbage, cleaning toilets, and factory employment. In almost every country in the study, both men and women reported women’s greater ability to accommodate, bury their pride and do whatever job was available to earn the money to feed the family. This sometimes includes prostitution. In many societies, women working outside the home violate social norms; it can be a source of tension and shame, especially when the primary reason is men’s unemployment. In some countries, such as Jamaica, Brazil and Argentina, women have higher levels of education compared to men, making it easier for them to find jobs.

Tensions and conflict in the home are pervasive, more acute in some countries than in others. It was reported in the Kyrgyz Republic that “unemployed men are frustrated, because they no longer can play the part of the family providers and protectors. They live on the money made by their wives, and feel humiliated because of that. Suicides among men have become more frequent.” In Jamaica, men said “if you lose your job outside, you lose the job inside,” and expressed helplessness at the erosion of their “power.” In Brazil, a man said, “today when a woman earns more than her husband he has to obey her... he cannot complain about the kind of work, because it is with this wage that the family is maintained.” “Women are at the market and men in the kitchen,” wryly observed an older woman in Bahsi, Kyrgyz Republic. Some older and younger men said that they secretly helped their wives but were afraid to be seen doing the laundry or sweeping the floors because they would be mocked.

Both men and women spoke about domestic violence against women, the different forms of violence, and the reasons for it. In some communities physical abuse may have peaked and is on the decline, because of women's willingness to walk out of abusive relations and support themselves and because of women's increased economic power, as well as work done by NGOs to raise awareness. Domestic violence remains widespread, however. In Bolivia, some poor people reported that domestic violence was less acute now than in the past; whereas before men would "tie the woman up on the mountain," now household disputes are resolved with "just a small scolding." An elderly man in the Kyrgyz Republic commented "Before, it was clear that the woman is to keep the house and take care of the family, while the man was earning the daily bread. Now the woman buys and sells stuff irrespective of the weather and earns the income for the family, while the man is sitting at home and takes care of the children, fulfilling the traditional women's work. This is not right, this is not good." In Bangladesh, women living in areas where NGOs have been active said they have greater freedom to move outside the home. Women also reported that "over the last ten years the incidence of physical and mental abuse in the family has increased two to three times but the severity of physical abuse has decreased." In Vietnam, there was evidence of widespread wife beating — "that wife beatings occurred in both a remote minority village as well as a midland, economically integrated village indicates that domestic violence against women cuts across economic and ethnic lines, and may be more widespread than realized." And a woman in Ethiopia noted that "Women are beaten at the house for any reason, that may include failure to prepare lunch or dinner for the husband. They may also be beaten if the husband comes home drunk or if he simply feels like it."

Negotiating change in deeply rooted, identity-defining roles is not easy. Marriage counselors have emerged as important even in some rural areas in Malawi. In three communities, both men and women rated marriage counselors the third most important institution in their lives. People said "without marriage counselors, most of the families could have separated; they are uniting families."

3. Powerlessness

*The policy of the party is that the people **know**, the people **discuss**, the people **do**, but here people only implement the last part, which is the people **do**.* Ha Tinh, Vietnam.

The poor are excluded not from society itself but from the process of benefit distribution and key decision-making. It happens due to the lack of money...if you don't grease the palm. Ulugbek, Uzbekistan.

Participation and the peoples' voice have become part of the development lexicon. However, the *Voices* show that while "participation" may be happening in the context of poor people's own organizations, by and large they are excluded from participation in decision-making and in equal sharing of benefits from government and NGO programs. The poor want desperately to have their voices heard, to participate, to make decisions

and not always be handed down the law from above. They are tired of being asked to participate in other people's projects on other people's terms. Participation to them has costs with few returns. In Egypt the poor said, "we are tired of self-help initiatives. These initiatives need money, and people are indebted and have other priorities like feeding and educating the children. Organizing is useless and things take a long time to get solved." In Kaoseng, Thailand, the poor called this lack of participation in decision-making "discussion, meeting, and news announcement." Both poor women and men said, "they consult with the powerful individuals," while the poor only found out about decisions when announcements were made.

Poor people were asked in the study to list and rank the institutions that played important roles in their lives. Countries in which government institutions were relatively significant included Brazil, India, Malawi, Sri Lanka and Vietnam. In other countries and sites, government institutions were considered important but ineffective, and rarely anywhere near the top ranks. In some sites they did not feature at all. Participants in Chota, Ecuador, said: "We are a community abandoned by the governmental authorities. They don't consider us. We seem not to exist, we are an imaginary community." In many countries, the poor ranked government-provided social assistance as important, if not always honest or effective. This included, for example, Plan Vida in Argentina; fair price ration shops in India; *samurdhi* in Sri Lanka; and entitlements for the elderly, children and the disabled in the former Soviet Union countries. Sometimes, and almost always with the police, government institutions were rated as having negative impacts. In Latin American countries, in South Asia, and to a lesser extent in Africa, NGOs featured in people's rankings. But what mattered most were people's own local organizations, including unions, farmers associations, credit groups, midwives, traditional institutions and networks. Religious institutions, such as the sacred tree or mountain or river, the mosque, the church, or the temple were consistently rated high in importance and trust.

The *Voices* reveal that in much of today's world there is a hunger among the poor, not only for food, but for freedom, dignity, voice and choice. The poor in Morro da Conceição, Brazil said, "the responsibility for the problem is 90% on the government, but we vote badly, we do not monitor, we don't demand our rights, and are not active to demand a correct action by the government." With the advent of political reform in Indonesia, the poor in some areas are beginning to protest against exclusion and corruption at the local level. In the village of Galih Pakuwon, for example, they are demanding fairer compensation for land acquired by force for a housing project; in Tanging Redo, the neighborhood chief who embezzled money was forced to step down; and in Padamukti, the village head who sold the common land contributed by villagers to build toilets was forced to resign. In Jamaica, a young woman said, "the government let us down, too many promises - never fulfilling them...we want to have more influence over government." In Bosnia-Herzegovina, a young man said, "I still don't believe in the veracity of elections, but I always vote. It is necessary to work for democracy. And it is necessary to make accountable those who even today create chaos so that they will get richer."

4. Insecure Livelihood

Everyday there are more unemployed, every day one sees more men around the neighborhood. Argentina.

We go for additional manual work because the income from our cultivation and animal husbandry is not sufficient. Sri Lanka.

Young healthy guys are wandering around doing nothing all winter because they only have seasonal work. Kyrgyz Republic.

There is great insecurity now. You can't make any plans. For all I know, tomorrow I might be told that we'll be laid off for a couple of months or that the factory is to shut down. We work three days a week even now, and you're in for a surprise every day. Bulgaria.

She is worried about the future of her children and the struggles they have to face when they grow up. Her immediate concern is to which house she should go for a loan of some food grains for their food that day. An interview with a poor woman, India.

The poor typically have few assets to make a living. Livelihood strategies are precarious and include a patchwork of low paying, dangerous, often backbreaking work for low returns. All over the world, even where poverty has decreased, such as in Vietnam and in Sri Lanka, the poor said that insecurity had increased. Excepting a few communities in Sri Lanka, India and the Kyrgyz Republic, the poor also said that economic opportunities had decreased. Most blamed governments for mismanaging the economy and for high taxes, inflation and privatization; declining agricultural productivity and declines in affordability of agricultural inputs; lack of cheap credit; corrupt government services; or simply lack of government care for the poor.

Livelihood strategies for the poor are primarily in the informal sector, and are sometimes illegal. People survive through an enormously wide range of activities — small-time vending, doing odd jobs, carrying brick and sand, working in quarries and mines, “shuttling” (the name given to constant movement while trading in Eastern Europe), borrowing from neighbors and moneylenders, working two or three jobs, growing vegetables on little plots, returning to subsistence agriculture in countries such as Bulgaria, Russia and the Kyrgyz Republic, collecting grass, herbs, and bamboo shoots, catching wild animals, selling cooked food, making crafts, working in factories, begging, washing blankets and carpets, putting children to work, praying for rain, selling assets one by one, surrendering to prayer, reducing the number of meals, changing their diet, selling their own blood, and in desperation engaging in criminal activities, including prostitution.

Everywhere, poor people equated poverty and insecurity with lack of assets, which results in their lacking the ability to cope with income fluctuations and shocks. Lack of access to credit from formal lenders was cited with astonishing frequency. In Vietnam the poor said they either did not qualify for loans or were turned down: “while the rich get loans, the poor get consideration of loans.” In the absence of usable formal credit, people turn to friends and moneylenders. Moneylenders appeared frequently on the list of most important institutions in people’s lives, despite the fact that they charge high interest and insist on repayment. In Ethiopia, young men considered the moneylender their only hope for starting a business. In Sri Lanka, Indonesia, Vietnam, Bangladesh, India, and Egypt, the poor turn to moneylenders who give loans for consumption, who don’t have bothersome procedures and who allow payments to be made in kind, including in labor. Many poor people said that they stayed away from microcredit loans because of their collateral requirements, lengthy application processes and difficult payment terms, including in many cases the need to start repayments immediately.

With few assets, stressed family networks, problems in agriculture, and dismal job prospects, it is exceptionally difficult for the poor to be upwardly mobile. In the communities where the *Voices* took place, the researchers documented case studies of individuals who had managed to become better off. A review of 147 of these upwardly mobile people revealed that self-employment or entrepreneurship was their most frequent path out of poverty. This was followed by income from wages and salaries, benefits from family, and income from agriculture and access to land. Acquisition of multiple assets helped people cope with the inevitable stresses and shocks of life. Approximately one third of the upwardly mobile people managed income flows from all these sources. Skills acquisition, learning to run a business, or learning particular skills were mentioned in 27% of the case studies. Education was mentioned by only 15% of the individuals interviewed with strong regional differences; between 20% and 30% in Latin America and countries of the former Soviet Union; and between 4% and 7% in Africa and Asia.

This relatively low contribution of education was echoed in poor people’s generally ambivalent attitude about education. In most countries, the poor value education as a potential route out of poverty. But sending a child to school can imply serious costs, both in terms of school fees, clothes, supplies and in the form of income loss. In several countries of the former Soviet Union the phenomenon of paying for education is new and, when combined with economic hardship, is having bad effects on children’s school attendance. Despite their belief in the potential value of education, the poor sometimes question its quality, language of instruction and relevance to employment.

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What emerges from the collective voices of the poor is their remarkable resilience, hard work and grit. A young widow in India was perhaps typical, saying: “Even at times of acute crises, I held my nerves and did not give in to circumstances. My god has always stood with me.”

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