

**“It’s not only wealth that matters – it’s peace of mind too”:  
a review of participatory work on poverty and illbeing.**

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The findings, interpretations, and conclusions expressed here are those of the authors and do not necessarily represent the views of the World Bank, its Board of Executive Directors, or the governments they represent.

## Preface

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

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

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

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

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

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## TABLE OF CONTENTS

<b>Executive Summary</b> .....	1
<b>Acknowledgements and glossary</b> .....	5
 <b><i>Part One</i></b>	
Methods and objectives.....	6
 <b><i>Part Two</i></b>	
Exploring meanings: poverties defined.....	9
 <b><i>Part Three</i></b>	
Managing livelihoods at the household level: tangibles.....	14
Material assets.....	14
Income and work.....	17
Food.....	24
Seasonality.....	26
Physical illbeing and health.....	29
 <b><i>Part Four</i></b>	
Managing livelihoods at the household level: intangibles.....	33
Isolation and marginalisation.....	33
Crime and violence.....	37
Household relations.....	41
 <b><i>Part Five</i></b>	
Institutional contexts: relationships beyond the household.....	46
Community: social and institutional relationships at the local level.....	46
Provision of basic services:.....	51
Water.....	51
Roads.....	53
Education.....	54
Health.....	55
Evaluating institutions.....	56
 <b><i>Part Six</i></b>	
Conclusions: searching for the way forward.....	64

## EXECUTIVE SUMMARY

1. This synthesis and review of participatory work on illbeing and poverty is part of the 'Consultations with the Poor' project, which has undertaken to work with poor people in 23 countries to discover their perspectives on four key themes: illbeing and wellbeing, problems and priorities, institutional relationships and gender. It examines participatory work undertaken outside of national level Participatory Poverty Assessments, and represents some of the work on illbeing and poverty carried out by NGOs, research institutes and advocacy organisations. The majority of the work reviewed is micro level analysis of poverty and illbeing.

2. The collection of work repeatedly shows that, from the perspectives of poor people, context-specific livelihood issues and their dynamics at both the inter- and the intra-household levels are central to the experience of poverty, and to identifying and taking advantage of opportunities to leave it behind. This raises the methodological question of how best to integrate the rich detail of micro-level qualitative work with the other kinds of data used in poverty analysis and policy planning.

3. One of the strengths of the collection of work reviewed here lies in its emphasis on difference, whether due to gender, class, caste, age, ethnicity or geographical location. The disaggregated findings clearly demonstrate that different kinds of poor people experience their lives in very different ways, and that relationships of power are often a crucial component in understanding the dynamics of poverty and illbeing. If 'empowerment' is an increasingly important component of poverty analysis and policy formulation, adequate attention needs to be paid to the networks of power relations within which poor people live and try to gain a livelihood. These are the contexts in which they become disempowered.

4. Aggregated data from group discussions where poor people were asked to define the key features of poverty, illbeing or deprivation show broad differences according to geographical location. Respondents in rural areas placed a strong emphasis on food security in their definitions of poverty, illbeing and vulnerability, as well as lack of work, money and assets. They also emphasised the vulnerability of particular groups within the community: the old, the disabled, female-headed households and those living alone, isolated from social networks. The definitions of those in an urban setting place far more emphasis on the immediate living environment: crowded, insanitary housing, lack of access to water, dirty and dangerous streets, and violence both within and outside the household.

5. The words which people use to describe different poverties show how they experience them in the course of their daily lives, and to the linkages between elements. In urban Ghana, for example, older people used the term *neeni kwashiorkor*. *Kwashiorkor* is a medical word used to refer to protein and energy malnutrition observed amongst children. In children it relates to deficiency in food; in older people it is related to lack of cash.

6. The lack of a particular material asset – productive or non-productive - is central to many descriptions of what it is like to be poor. This lack is often expressed in terms of ownership, but also in terms of restricted access. Key assets are context-specific, but common themes emerge across livelihood systems and geographic areas.

7. The material asset most frequently cited as lacking is land: specifically, secure access to good quality land for agriculture and livestock rearing (rural) and housing (rural and urban). Examples illustrate that access to land is affected by a range of different factors, including caste and political context. Land access issues in urban areas are perceived to be directly related to vulnerable and inadequate housing, but in rural areas are perceived as more closely related to food security.

8. Lack of income and work, like a shortage of assets, are basic characteristics of poverty. Poor people often conceptualise their difficulty in finding income and work as part of a cycle of impoverishment and vulnerability, as one element of a sequence of becoming poor and staying poor. They also identify the social constraints which decrease their access to income and work, and the impact that this has on their present livelihoods and prospects of a better life. The linkages that poor peoples' analyses make between income and other aspects of poverty suggest that widening income-based measures of their situation will reflect their realities more closely.

9. Increased monetisation of economies and decreases in the perceived value of money are an important backdrop to gaining access to an adequate income. The need for cash is usually met by finding work. Unemployment and underemployment emerged as a key livelihood issue in both rural and urban situations.

10. Examples show that the choices of the poor when trying to find work are often severely restricted, forcing them into low-paid, vulnerable occupations, which in urban areas are often illegal or quasi-legal. Restricted access to employment is often due to social and cultural rules which exclude particular groups of people from certain kinds of work. Gender, caste and age all emerged as important, but the most important factor of difference in restricting access to work was the fact of already being poor.

11. For those who do obtain work, the conditions in which they find themselves working can create difficulties alongside the benefits of a source of income.

12. Food insecurity is related to problems of agricultural productivity and soil fertility, seasonality, shortage of land and structural political change. Strategies used to cope with food insecurity mean that hunger is not always evenly distributed within households.

13. Seasonality has an impact on many areas of life: food security, water supply, health, income and adequacy of shelter. The less well off are often vulnerable at particular moments of the year, their resilience or their ability to capitalise on opportunities to change weakened by one or more components of their livelihoods being adversely effected by the conditions of the time of year.

14. Being in poor physical health is commonly cited as being both a cause and an effect of illbeing, poverty and a bad life. In urban contexts, health is frequently related to housing: specific problems include flooding (leading to a range of illnesses) in Madagascar, Bangladesh and Guyana; infestation of cheap adobe housing by disease-transmitting insects in Bolivia; overcrowding in substandard housing increasing the level of infectious diseases in

Jordan, and poor surface drainage, overcrowding and housing quality in Argentina. In rural areas, the single most important cause of poor health across the range of contexts was water.

15. The effects of poor health are various, and within the household economy include diminished ability to obtain work and generate income, loss of time spent in seeking treatment for the ill, gradual impoverishment of whole households as they struggle to find the costs of treatment, and seeking cheap, local treatments which are perceived as far from effective.

16. Fear, insecurity, dependency, depression, anxiety, intranquility, shame, hopelessness, isolation and powerlessness are all feelings named by the less well off as being associated with poverty. These are not quantifiable phenomena, but poor people place a strong emphasis on how such experiential elements of a bad life cannot be discounted when considering how best to alleviate poverty. These feelings have an impact on the agency of poor people and their ability to move out of their situation.

17. Poor people identify factors relating to not being accepted or respected by others as critical to their experience of poverty. Race, ethnicity, class, caste, gender and marital status are identified as reasons for lack of acceptance or respect, and examples show that some institutions discriminate along these lines.

18. Violence and crime and the fear they induce are a powerful feature of many of studies under review. The material shows two main perspectives: the poor as victims of violence and crime, and as people who pursue criminal activities to try and gain a livelihood. Many less well off people are forced towards illegal or quasi-legal activities because of restricted livelihood options, and many have their choices constrained because of the fear or the stigma of violence.

19. The household is one level of scale at which people manage their livelihood strategies, and is an important node in the wider, complex network of social relationships which are often a critical means of support, particularly in times of shock or stress. Axes of difference within a household – particularly gender, but also age – and the different relationships of power associated with them, can have a strong impact on the ability of an individual to pursue a particular set of livelihood strategies. They are thus closely related to poverty and illbeing.

20. Different stages of life present different livelihood issues within the household. Childhood, marriage practices, relationships within marriage, female headed households, widowhood and old age are all related to particular kinds of vulnerability in various contexts. Examples show that the diversity of household forms and the perspectives of different household members make generalisation on these issues difficult, but that internal household relationships are critical to livelihood outcomes.

21. The community – whether neighbourhood, *barrio*, sector, village or wider geographical network of kin or family – provides the backdrop for livelihoods and for many of the less well off, and can provide sources of material and non-material support. Many reports highlight changes which have had a negative impact on the function and utility of

communities, particularly as support mechanisms. These include the long term effects of poverty, alcohol, violence and rural-urban migration.

22. A very common feature of poor people's analyses of their situation is an absence of basic infrastructure and services to support their livelihoods. Villagers in rural Malawi summarised a theme which emerges often when 'they expressed their expectations that the government provide at least the basics.' These 'basics' were most often felt to be water supplies, roads, health services and education.

23. Evaluations of a range of external institutions produced criteria related to tangible results, information and communication, efficiency, equity and accountability, and cost. Provision of tangible results was a criterion for positive evaluations, while the other criteria were largely used to make criticisms of institutions. This shows a marked difference between perceptions of what institutions do, and the way they go about doing it. It implies the need for a stronger focus on institutional behaviour and institutional attitudes to the poor.

24. The information reviewed here represents a tiny proportion of the existing material of this type. Such information is usually marginalised in planning top-down poverty alleviation strategies. Great progress has been made in recent years in considering how best to integrate qualitative and quantitative national poverty data in ways that effectively link the national and the local, but this does not often enough include making full use of the micro level qualitative information which already exists. This may in part be a symptom of the absence of relationships between micro and macro institutions within the policy process.

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## GLOSSARY

- Illbeing is used to describe the experience of having a bad life.
- Impoverishment is the process of becoming poor.
- Livelihood refers to ‘the means of gaining a living, including livelihood capabilities, tangible assets, and intangible assets’ (Chambers and Conway, 1992:9)
- Poverty is used in a broad sense, referring a lack of necessities, including but incorporating more than lack of income.
- Poor is used interchangeably with ‘less well off’. It is the adjective for poverty and therefore goes beyond a lack of tangible necessities to include the less tangible aspects of being deprived and having a bad life.
- Wellbeing is used to describe the experience of having a good life

## 1. Methods and objectives

This synthesis and review of participatory work on illbeing and poverty is part of the 'Consultations with the Poor' project, which has undertaken to work with poor people in 23 countries to discover their perspectives on four key themes: illbeing and wellbeing, problems and priorities, institutional relationships and gender. Two reviews of past work were undertaken to contextualise this process: one reviews the Participatory Poverty Assessments (PPAs), particularly those where the World Bank has had an involvement; and the other, which has produced this report, examines participatory work on poverty and illbeing which has taken place outside PPA processes.

The main difference between the two bodies of work which have been reviewed is scale. PPAs tend to take place at the national scale, and aim to acquire qualitative information which is broadly representative of a country. The qualitative data gathered by PPAs is often combined with quantitative national poverty data, and the two strands of information together contribute to the planning of anti-poverty policy strategies at the level of government and donors. In contrast, the majority of the work reviewed here represents the micro level of poverty analysis, and is often local to one or two communities, or a region. The exceptions are comparative research and advocacy work which compare more than one region or country, and some reviews of available secondary data on poverty in a national context.

The selection of the documents reviewed here was undertaken by contacting practitioners working in a participatory mode, and asking them to select and share what they considered to be examples of best practice work which contained understandings of poverty and illbeing from the perspective of the poor. Some of the selected work is published and was found through searches of existing collections. Three in-country searches were commissioned - in Mexico<sup>1</sup>, China and India - in an attempt to provide more information to the WDR writing team on countries that were either not represented by the 'Consultations with the Poor' fieldwork, or where there are large numbers of people living in poverty.

There are undoubtedly biases in the kind of work reviewed here, suggested in the introduction to another review of literature on poor people's perceptions of poverty (Moore *et al*, 1998): '(The review) suggests that it is very difficult to obtain this kind of knowledge in a policy-relevant form. The information is heavily filtered by the context in which it was collected, the values of the researchers and the expectations of respondents' (1998:1). The approach taken for this report is that any process of enquiry is heavily filtered according to context, and by the objectives of the stakeholders who participate in that process. This does not invalidate the results, or make them irrelevant to policy; if the biases and filters are identified and their implications considered, both the utility and the limitations of the work can be evaluated. Good quality participatory work offers valuable opportunities to identify biases because of the centrality of critical reflection to this tradition of research.

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<sup>1</sup> In Mexico a very different tradition of participatory work from that found in Africa and South Asia, together with time constraints, made the collection of documents difficult.

The predominant bias of the work reviewed here is that the majority of it was carried out by NGOs.<sup>2</sup> Much of it was part of a process of planning poverty alleviation projects with local people as partners. Such projects often facilitate discussions and analysis with and by local people to reach an understanding of their perspectives on the nature of poverty and of having a bad life, in order to inform the design and implementation of the intervention.<sup>3</sup> Many such interventions provide tangible benefits to the less well off. This bias has an influence both on the way questions are framed within an enquiry, and the responses people make to those questions. Questions may focus in the particular area of expertise of the NGO, and answers may well be guided in their emphasis by what kind of benefits local people think they may be able to gain from their interaction with outsiders. In the work reviewed here, opening questions tend to be broadly focused on poor people's realities, and later narrow down to analysis of specific economic and social issues. Even taking these biases into account, the information provided by the responses to these questions covers a wide range and is rich in detail. As the authors of a report on the experiences of street children in South Asia explain, 'We invited the children to tell us their own stories, their thoughts and fears, as a basis for thinking about how best to work with them. We have assumed that what they tell us is true, or true to some extent, for them' (World Vision, 1997:1).

The issue of whether research of the kind reviewed here can produce 'policy-relevant knowledge' has less to do with the bias of the researchers and the data they generate, than with questions of how data is used in the process of constructing policy. How best to integrate the rich detail of micro-level qualitative work with the other kinds of data used in poverty analysis and policy planning is a question which has been raised often in the context of the PPA work, as well as more widely (see Booth *et al*, 1998; Mosse *et al*, 1998). This collection of work repeatedly shows that, from the perspectives of the poor men, women and children, context-specific issues and their dynamics at the level of the household and the wider social networks in which it is embedded, are central both to the experience of poverty and to identifying and taking advantage of opportunities to leave it behind. This in itself provides a powerful argument for the necessity of finding ways to effectively use the kind of data presented here – which seeks to represent the issues from the point of view of poor people – to formulate and implement policy. This is not to suggest that macro level work is not important, but that micro level work is a part of the pattern of information about the causes and effects of poverty and illbeing that should not be ignored simply because it is not statistically representative or uniform.

One of the strengths of the collection of work reviewed here lies in its emphasis on difference, whether due to gender, class, caste, age, ethnicity or geographical location. This emphasis is partly due to methodological bias, as participatory research often records not only what people say, but who says what under which circumstances. The resulting information, clearly disaggregated, allows us at best to see clearly that different kinds of poor people experience their lives in very different ways, and that relationships of power are often

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<sup>2</sup> The work of NGOs in the collection under review is complemented by other types of work which may be classed as participatory – anthropological studies with a focus on poverty, research which has combined participatory qualitative work with surveys and other more quantitative methods of collection, and advocacy work which aims to provide information about the situation a particular group

<sup>3</sup> The work reviewed here contains both needs assessments from the start of the project cycle, and evaluations towards the end

a crucial component in understanding the dynamics of poverty and illbeing. If 'empowerment' is an increasingly important component of poverty analysis and policy formulation, adequate attention needs to be paid to the networks of power relations within which poor people live and try to gain a livelihood – the contexts within which they become disempowered.

The majority of the information reviewed here centres on issues surrounding the livelihoods of the less well off, as suggested by the methodological biases outlined above. The sections on livelihoods – divided into tangible and intangible components – are preceded by a discussion of the definitions and indicators of poverty and illbeing, and followed by a discussion of institutions beyond the level of the household. This structure was largely suggested by the content and strengths of the collected documents.

Wherever possible, the words of poor people have been directly quoted.

## 2. Exploring meanings: poverties defined

Features of poverty were analysed from work with 58 groups and individuals in 12 countries, who were asked to identify key criteria for poverty, ill-being or vulnerability.<sup>4</sup> The participants in these exercises were poor men, women and children, and they lived in both rural and urban settings.<sup>5</sup>

Indicators were clustered under common themes, some of which need further explanation:

- **difficult household relations** includes domestic violence, which was most frequently mentioned by women in urban areas, as well as by one third of children
- **water** includes issues of access to both water and bathing facilities
- **violence and crime** includes all such events outside the household
- **isolation** refers to those living alone, or those who have poor relationships with their neighbours
- **drugs** includes alcohol, which was the most frequently mentioned drug.

Respondents in rural areas placed a strong emphasis on food security in their definitions of poverty, illbeing and vulnerability, as well as lack of work, money and assets. They also emphasised the vulnerability of particular groups within the community: the old, the disabled, female-headed households and those living alone, isolated from social networks<sup>6</sup>. The definitions of those in an urban setting place far more emphasis on the immediate living environment: crowded and insanitary housing, lack of access to water, dirty and dangerous streets and violence both within and outside the household.

Exercises with groups to identify the key features of poverty often occur at the start of participatory processes of enquiry or planning, and they usually take place in a public setting. It is important to take this context into account when analysing the results which emerge from this kind of process: the issues that people choose to prioritise and describe in public may provide outsiders with a broad outline and description, but may also provide clues to the power relations which surround them. The synthesised results of such exercises cannot be taken as representative of entire analyses of the experience of poverty, but give a broad, useful picture of how poor people describe their situation, and outline the importance of spatial differences in their experience.

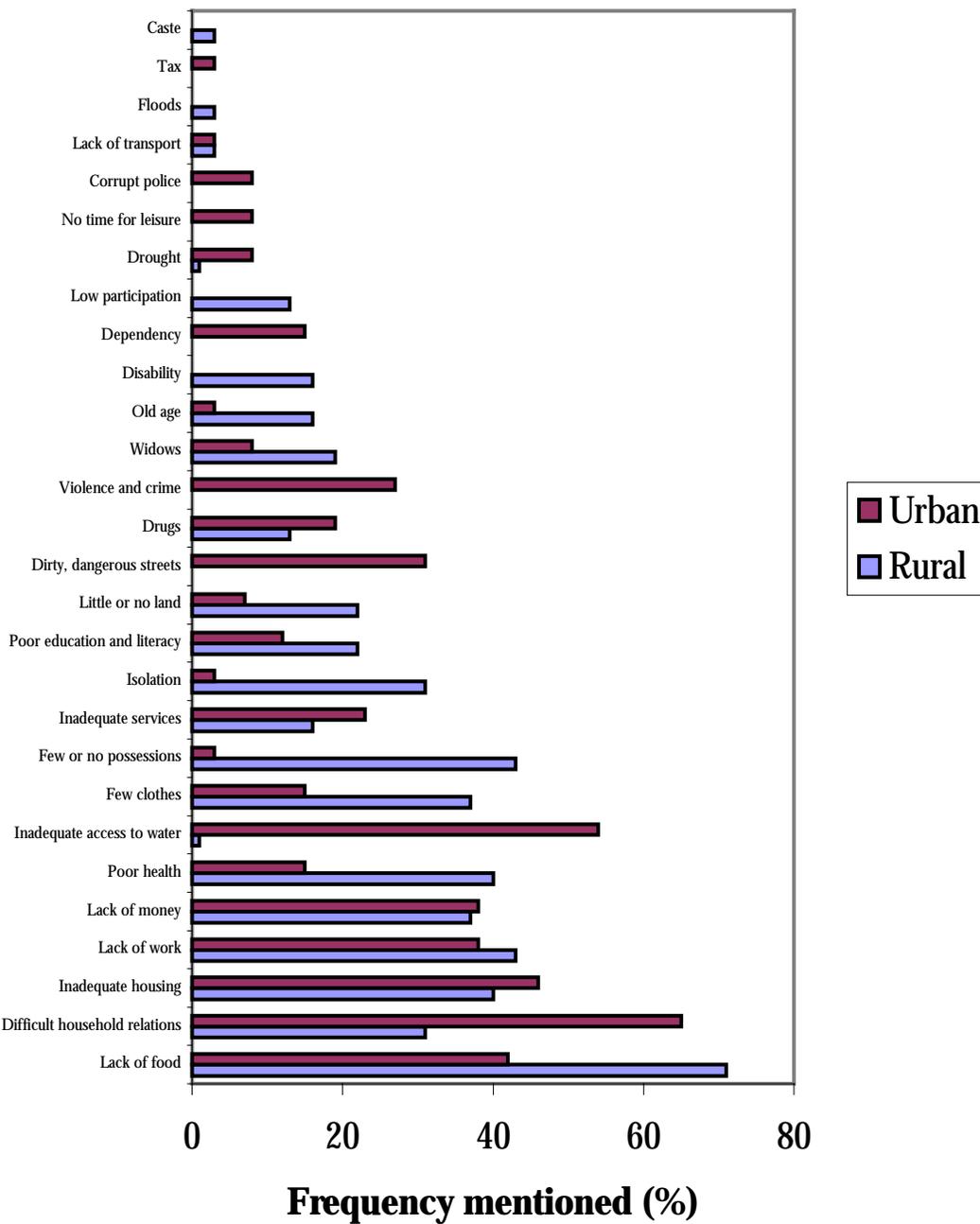
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<sup>4</sup> Bangladesh, Bolivia, Egypt, Ghana, Malawi, Nepal, Nicaragua, South Africa, Sri Lanka, Tanzania, Uganda, Zimbabwe. Each feature of poverty described was noted exactly, according to whether the respondents were men or women, and whether they reside in an urban or a rural setting. Each response was given an equal weight. Similar responses were clustered under the categories shown in the chart. The length of the bar corresponds to the % of focus groups which made responses in that category.

<sup>5</sup> 55% rural, 45% urban.

<sup>6</sup> Inadequate access to water has a surprisingly low rate of mention for rural sites. This is largely because of the bias of the work; in many cases, rural respondents were living in communities where water services had been improved through their interactions with NGOs.

**Figure 1: Features of poverty, illbeing and vulnerability**



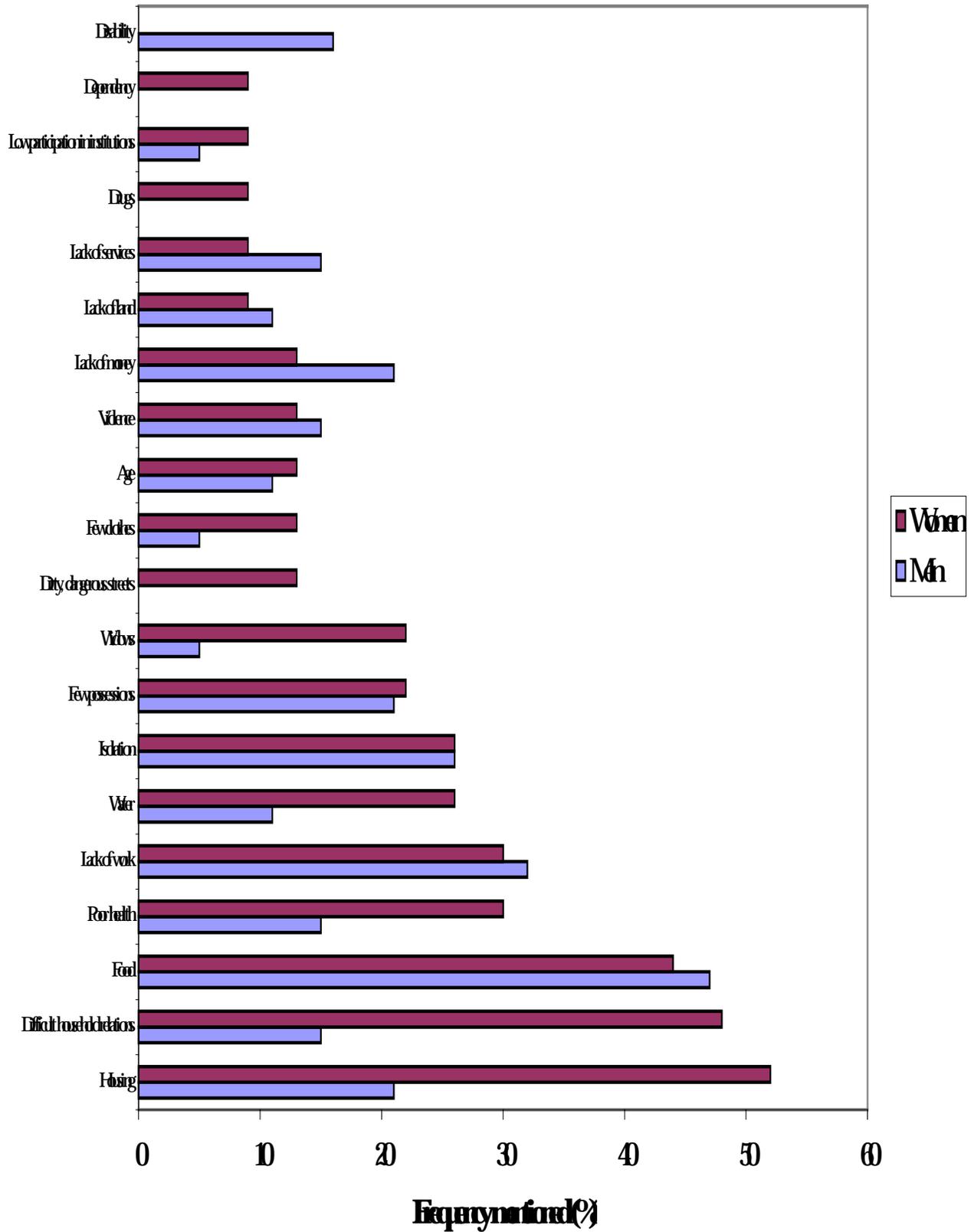
As well as considering the public nature of most of these discussions, the question of scale is important. There are three principal areas of caution. Firstly, such exercises are often part of a process of identifying the poorest members of a community so that they can be targeted for an intervention. The unit of analysis is often the village or neighbourhood. This can lead to difficulties: the poorest are often those who are excluded from the 'community' and thus may not be represented in public discussions (Guijt and Shah, 1998); and there is usually no notion of how poor the village or neighbourhood is in relation to a regional or national context. Secondly, as illustrated by an example from rural Uganda, the issue of how the question is framed is important. There, villagers identified two major axes of poverty, one of which was the household-village axis: they held that poverty has different indicators at the household and village levels, and that different kinds of action would be necessary for poverty alleviation at each level (CDRN, 1996). Thirdly, selecting and isolating individual indicators says nothing about the linkages between them, or how one indicator may be composed of several components which differ according to scale. These issues illustrate the kind of caution which must be exercised when looking at such sets of aggregated indicators, but also point to areas where examining detailed analysis may be fruitful.

Most<sup>7</sup> of the sets of indicators shown in Figure 1 can be disaggregated to reveal important differences in how men and women define the experience of poverty and deprivation, as shown in Figure 2. Women and men share a focus on lack of food and lack of work. Beyond this, women place a strong emphasis on household level issues, particularly health, the condition of housing and the difficult relationships they experience within their households. In many cases, the references to these relationships were detailed in terms of violence to women by men who are drunk; it is notable that only women named drugs as an important feature of poverty. Men's definitions show them to be more preoccupied than women with a lack of money and the means to earn it.

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<sup>7</sup> 42 of the definitions were made by single-gender groups

**Figure 2: Factors for being a healthy man and woman**



The words which people use to describe different poverties also give clues to understanding how they experience them in the course of their daily lives, and to the linkages between elements. Older people in rural Ghana use the term *sika hia* (financial poverty) to refer to lack of cash, saying that it leads to sickness, mental health problems and divorce. The effect of *sika hia* is transferable, from old people to their dependants. In urban Ghana, older people used the term *neeni kwashiorkor*. *Kwashiorkor* is a medical word used to refer to protein and energy malnutrition observed amongst children. While *kwashiorkor* in children is related to deficiency in food nutrients, in older people it is related to a lack of cash (Ahenkora, 1999). Similarly, in rural Uganda, a differentiation is made between material and non-material poverty: *obunaku* is when a person or household feels a sense of isolation, neglect or abandonment, while *amasege* describes the material poverty associated with landlessness or homelessness. When the two are combined, the result is *rucororo*, a class of extremely poor people (CDRN, 1996).

In urban Madagascar a group of men and women divided themselves into five categories of well-being. The worst off (70% of the population) are 'those who live on what they find' and 'those who search the ground like a wild boar to find something to eat' (CARE, 1999). Definitions such as these vividly describe tangible features which relate to the relentless process of trying to get a livelihood.

Other definitions highlight the social relations which surround poverty. In China, farmers whose land had been flooded by the restoration of a lake for conservation purposes discussed the wealth they had in the past in terms of choices – what people *could* do – while they discuss the poverty of the present in terms of constraints – what people *have to* or *are forced to* do (Herrold, 1999). In rural Sri Lanka, the rich are described as *athanopa jeevathvena aya* – those who do not stretch their hands out to others (IPID, 1998). Both definitions suggest that issues of agency and power are central to the experience of being poor.

Some work of this kind included typologies of poverty defined by the poor themselves, which can suggest which are the most important features of the experience for them. In Kozel and Parker's work on Uttar Pradesh and Bihar in rural India, three distinct categories of the poor emerged: the destitute poor, who have experienced idiosyncratic shocks or other major problems that have left them chronically indebted or without a source of livelihood; the structural poor, where poverty is strongly linked to elements of social identity such as caste or ethnicity; and the mobile poor, who have more resources than the other two groups and thus have the potential for upward mobility (Kozel & Parker, 1999).

Examining these broad definitions provides a context for more detailed examinations of poor people's realities. Many of the factors prioritised in the sets of aggregated indicators shown in Figures 1 and 2 concern the tangible elements of poverty such as lack of food, income and good health. These are discussed in Section 3. Other, less tangible factors which emerge more from the words people use to describe their experiences – powerlessness, dependency and shame – tend to emerge at later stages of the processes of enquiry and planning which many of the documents reviewed here describe. These are discussed in Section 4. The institutional context of poverty and illbeing is discussed in Section 5.

### 3. Managing livelihoods at the household level: tangibles

#### ***Material assets***

However poverty is defined, those who are poor are usually short of material assets, as an example from urban Madagascar illustrates:

Josephine is Ravaka's mother-in-law. She lives with her two youngest sons in a one-roomed wood house, strengthened with cardboard and glued to Ravaka's shack. Her home is slightly better equipped than Ravaka's. 'Over there is the wood table with a few kitchen utensils,' she points out. On the mud floor there is an old straw mat. The bed consists of a few cardboard boxes laid down on the floor.

CARE, 1999:17

The lack of a particular material asset – productive or non-productive – is central to many descriptions of what it is like to be poor. This lack is often expressed in terms of ownership, but also in terms of restricted access. Key assets are context-specific, but common themes emerge across livelihood systems and geographic areas. The question of which assets are most important often differs according to age and gender.

The material asset most frequently cited as lacking is land: specifically, secure access to good quality land for agriculture and livestock rearing (rural) and housing (rural and urban). Ownership of fertile agricultural land is usually a characteristic of the better off groups identified in wealth and well-being rankings in rural areas, while the less well off are identified by small plots or no land. Work in three rural areas of Malawi found that 80% of the 'very poor' households identified by villagers had access to less than an acre of land; the same work found that food security was a key criterion for well-being. The participants identified farm land, credit, agricultural inputs and livestock as a bundle of assets which is central to achieving food security and moving out of poverty. (CARE, 1998).

The example of India illustrates not only the scale of the land issue, but the importance of social structures in mediating access to land. More than one sixth of India's population – 160 million people – are *Dalits*, people of 'low' or 'untouchable' castes. Of these, two thirds are landless (Narula, 1998:45). The caste system places a complex network of social and economic constraints on those in lower castes, resulting in severely restricted access to land and other assets. In well-being ranking exercises in Uttar Pradesh and Bihar, two of India's poorest states, a poor rural household was typically identified as one at the lower end of the caste hierarchy – most often Scheduled Caste or Scheduled Tribe. Lack of access to land, intimately linked to the caste system, was seen as both a cause and a characteristic of poverty. The landless in these areas pursued a range of livelihood strategies ranging from dependence on the gathering and sale of common property resources to entering into 'attached labour' agreements with better-off households in order to secure a place to live. Concerning these agreements, 'most informants agreed ... that this arrangement is undesirable, not only because the wages are low, but also because the attached labourer and

his family usually must suffer daily insults and humiliations that spring from the differences in caste standing between them and their upper caste neighbours' (Kozel & Parker, 1999:17).

South Africa provides another example of social and political structures influencing access to land, and having close links to perceptions of poverty. Forced resettlement of Blacks during the late 1960's altered the livelihood strategies open to people by allocating land for grazing animals which had also been allocated for cultivation, effectively preventing the use of land to grow food. A needs assessment in the 1990's, which examined how wellbeing is perceived by older people, discovered the legacy of this change in tenure: people who had become dependent on wage labour when they lost their land found that they, and subsequently their children, had no security against rising unemployment in the late 80's and early 90's, and no skills or opportunity to grow their own food. Many older people find that their State pension becomes the sole source of income for their extended family (Murphy *et al.*, 1995; Vokokwana, 1995; Mohatle & Agyarko, 1999).

In urban areas, the issue of access to land is more directly related to shelter than to food security: the principal use of land is for housing<sup>8</sup>. The poorest are often those who rent homes: in 7 compounds in Lusaka, 70% of the two poorest classes identified by well-being ranking were living in rented accommodation, making them both vulnerable to frequent changes in rental prices and increasing their dependency on a cash income (Fetters & Mupela, 1998). The housing available to the poorest is often located in risk-prone areas and the possibilities for change are restricted, as a case study from Guyana illustrates:

Wendy ... lived in a derelict and abandoned 'bottom house' with her nine children for ten years. There were three other households (a total of 46 other people) in the same yard, living in two abandoned houses. The yard was extremely unsanitary and flooded with every heavy rain. Flood waters frequently entered the house and the children suffered from diarrhoea, shortness of breath and colds ... Wendy said that her biggest problem was finding affordable accommodation. Not only were private rents exclusive, but many landlords refused to rent to families with young children. In response to this, over the last five years, Wendy had twice cleared land with the intention of establishing a squatter dwelling. In both instances she was forced off the land through intimidation from other, competing squatters. She felt that there was no option but to continue living in her 'bottom house'.

Pelling, 1997:6

The lack of opportunity to escape vulnerable housing is echoed by work from Madagascar, where the poorest sectors of the capital city are located in the bottom of a valley, resulting in floods and sewage canal overflows during the rainy season. Rakotobe, a 73-year old man, commented 'people settle here because there is no other place to go' (CARE, 1999:23).

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<sup>8</sup> Housing is also important in rural areas. In rural Ghana, a pensioner commented that his most valuable contribution to his children was to have been able to use his pension money to build a house for them (Ahenkora, 1999).

Although land is a central productive asset in rural sites, the lack of other assets is prioritised in different contexts, defined by the livelihood strategies to which people have access. For example, with agropastoralists in southern Mali, 'cash income or the cash equivalent of their production is secondary: in two droughts over the last 25 years, they have repeatedly experienced that cash does not save them from hunger, because the grain market collapses in periods of famine ... In these families ... poverty and wealth are not expressed in cash, but in terms of food security: someone is wealthy when he has enough grain stocks to feed his family even after several bad harvests' (PRODILO, 1998:4). In this livelihood system, with erratic rainfall and relatively low population density, the key asset people saw as essential to achieving food security was not land, but oxen and ploughs. Households identified as 'comfortable' by villagers were fifteen times more likely to own a plough and oxen than those identified as 'poor'.

In pastoralist livelihood systems, livestock are the most important asset distinguishing the better off from the less well off. In Mongolia, the poor are seen as those who cannot attain self-sufficiency, an outcome which depends on both the size and composition of a mixed livestock herd. Herders cited lack of knowledge and good skills in herding as a cause of poverty, particularly in households composed of the very young or the very old. They also identified the redistribution of livestock during the privatisation of agriculture and government assets after 70 years of State socialism as a cause of poverty, identifying it as one link in a causal chain of impoverishing the most vulnerable:

A historical profile of the poor [in one administrative region] supports the explanation that those beginning the transition period with few animals have largely been unable to build up herds since. Their livestock numbers have continued to deplete primarily due to the need to sell or exchange animals for ... rice, clothing, cash. The lack of available cash to purchase these things and the reliance on traders who give poor rates was identified as a main problem by many herders.

Ebdon, 1995:6

Identification of key livelihood assets is often part of the process of a needs assessment, and can be a good entry point to understanding and identifying the processes which restrict the access of the poor to those assets. The work with Mongolian herders identified several other factors which caused diminished access to livestock – ranging from the hazards of winter storms to periods of particular vulnerability within the household demographic cycle – and went on to identify the support mechanisms through which the most vulnerable survive. In most of the work reviewed here, the importance of local institutions emerges from discussions of key assets, confirming that access to the 'material' (whether land, livestock, shelter or ploughs) is often embedded in the 'non-material' (whether institutions of tenure, class and gender relations, or policy change). It is worth noting that separating assets in this way is a tool for organising and analysing information rather than a distinction which poor people themselves are making. This is most clearly illustrated by work with older people in Ghana, where 'an older person who has money or physical assets is considered as poor when s/he lacks the social asset of children' (Ahenkora *et al*, 1999:93).

Perceptions of what a key asset is vary not only across livelihood systems, but also according to other factors of difference, most notably age and gender. The Ghana study suggests that older people consider their membership of social networks as an essential livelihood asset, but that outsiders tend to characterise it only as a buffer in times of stress. The work also found that older people are principal managers of material assets within the household, and that they value highly as sources of well-being the ability to work and good health. Social networks are not therefore a function of the economic inactivity of old age, but are the context in which older people's essential contributions to the livelihoods of their households are made.

A case from rural Tanzania reflects differences in asset ownership and the perception of key assets between men and women. Men own and control the major productive and valuable assets within the household - ploughs, cattle, bicycles, radios, land and houses - while women own assets such as utensils, tables and food. A woman's explanation of her perceptions of cattle as a component of wellbeing illustrates the importance of power relations in shaping which assets are most important to different people:

Cattle can be used for bride-price and they give milk. It is the man who has the decision over the cattle. If the man is away and you decide to slaughter a cow or a goat, the man can beat you to death or chase you away from the house. That is why goats and cattle are ranked the lowest. The man even makes decisions about the milk, how much remains in the house and how much is sold.

SHDRP, 1998:17

In summarising the most commonly cited aspects of material and non-material well-being, the Tanzania report notes that: 'Strong gender differences emerged in the descriptions of well-being. Men were mainly concerned with material wealth, whereas women emphasized both material and non-material aspects' (SHDRP, 1998:15). The respective values placed on different kinds of assets can be related to the gendered division of labour and to the power relations which govern who manages the income generated by an asset. They also suggest that the route out of a bad life is not the same for men and women. The work reviewed suggests the importance of such context-specific understandings of how the poor value the material assets that are available to them, as well as how they prioritise the assets to which they have no access, as a starting point to locating our understanding of poverty in their realities.

### ***Income and work***

Lack of income and work, like a shortage of assets, are basic characteristics of poverty. Many poor people conceptualise their difficulty in finding income and work as part of a cycle of impoverishment and vulnerability, as one element of a sequence of becoming poor and staying poor. They also identify the social constraints which decrease their access to income and work, and the impact that this has on their present livelihoods and prospects of a better life. The linkages that poor peoples' analyses make between income and other aspects of poverty suggest that widening income-based measures of their situation will reflect their realities more closely.

The centrality of lack of money to the poor is illustrated in an example from urban Madagascar:

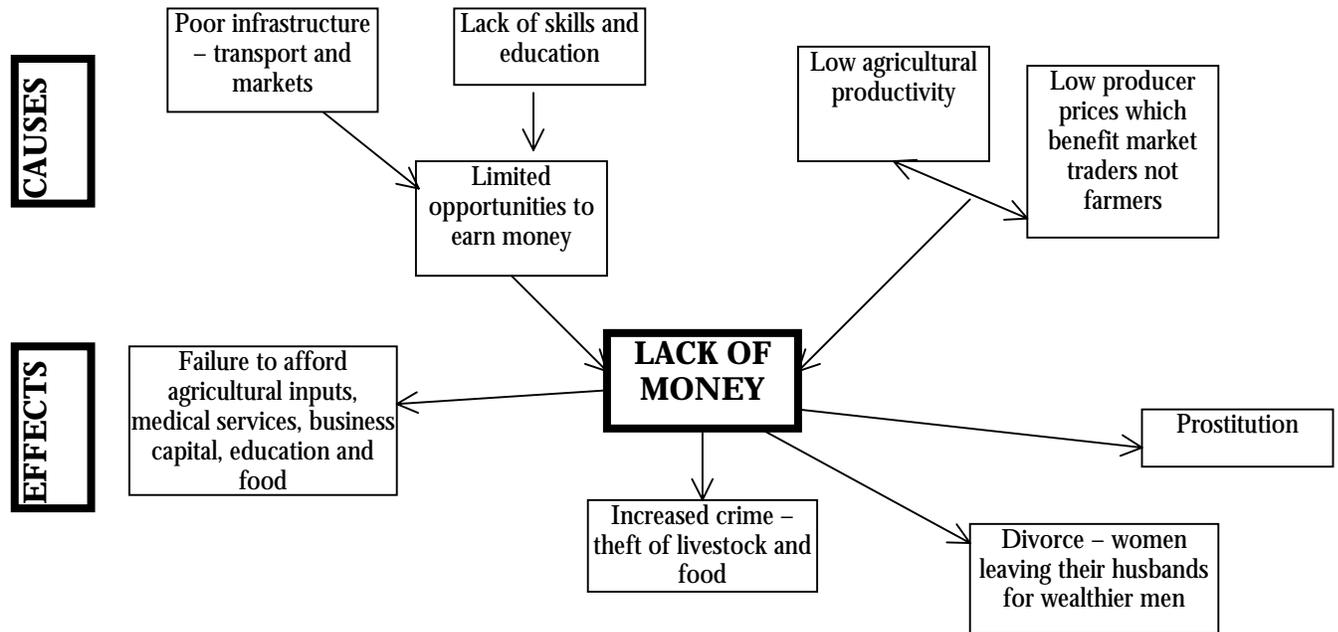
Food availability is not a problem; it is the low purchasing power of households that prevents them from accessing a sufficient quantity of rice, the staple food, much less necessary complements such as fruits, vegetables and meat. 'I have three problems,' says Caroline, a 40-year old female head of household, 'money, housing, and education for my children. But the biggest of these is money, for without it I cannot afford to buy food, pay rent or send my children to school'

CARE, 1999:9

Caroline's experience is echoed by a farmer from China, who was asked if economic reform had given him more choices in agriculture, or more opportunities to find work. He replied 'economic reform gives you choices about your life if you have capital. I don't have capital.' (Herrold, 1999:2)

A diagram of the causes and effects of lack of money based on work with farmers (men and women) in Malawi usefully illustrates some of the linkages between lack of money and issues outside the sphere of the household economy (CARE 1998:78):

**Figure 3: Causes and effects of lack of money, farmers, rural Malawi**



The diagram also implies a downward spiral of illbeing, with lack of money as a central node. Failure to afford agricultural inputs in an economy where hybrid maize had been widely extended to farmers will in turn contribute to decreased agricultural productivity. Failure to meet the costs of education – despite recent reforms to implement universal primary education – may well diminish the ability of future generations to find work. In the context

of such constraints in both the on-farm and the off-farm household economy, the poor and the very poor are defined by their dependence on *ganyu*, piece work on neighbouring estate farms and the farms of the better off in the village. In the past, *ganyu* was seen as a coping strategy undertaken by the poor in the off season, allowing them time to cultivate their own land. Since the early 1990's, many poor households have at least one member engaged in piecework throughout the year, effectively preventing many from producing their own food.

Increased monetisation of economies and decreases in the perceived value of money are an important backdrop to gaining access to an adequate income. Older people in Ghana noted an higher dependency on cash than in the past, and indicated that in the past one's wealth was not necessarily associated with money, but today it is increasingly so (Ahenkora, 1999:86). Government service employees in urban Jordan noted that an income that was sufficient for their grandfathers and fathers is no longer adequate to meet the cost of living (Questscope, 1995). Women in Uganda perceived a strong link between the increased need for cash within their households and their own increased workload, which now includes waged labour in addition to unpaid domestic and agricultural work (CDRN, 1996).

The need for cash is usually met by finding work. Unemployment and underemployment emerged as key livelihood issues in both rural and urban situations, with the central themes being low remuneration for what work is available, and a lack of available employment .

Work with *barrio* dwellers in urban Argentina discovered that while many of the economically active population are employed, in 35% of households income does not cover the cost of a basket of basic food. *Barrio* residents saw this as partly due to many women having entered the wage labour market, increasing the numbers of people competing for scarce employment (Schusterman and Hardoy, 1997). In rural Sri Lanka, farmers noted that daily agricultural wages had risen from Rs 35 in 1978 to Rs 150 in 1998, but that since the end of the 1980's such wages have been insufficient to meet daily needs (IPID, 1998).

Slum dwellers in urban Sri Lanka connect their lack of sufficient income to the necessity of diversifying into the informal – and sometimes illegal – sector of the economy to find work. Many of the people living in Roxywatte slum migrated from rural areas of Sri Lanka during the late 1980s and early 1990s. The opportunities that existed at that time were principally pavement trading, but also included skilled work, overseas migration, domestic work, contract crime and prostitution. Residents observed that a change of government resulted in restrictions on legal pavement trade, and that more people are currently engaged in a wider range of illegal activities than twenty years ago. Opportunities for skilled work, even for the educated, are seen as being lower than ever (IPID, 1998). Similar trends are noted in urban Madagascar where the unemployed are seen to be increasingly seeking work in the informal sector which 'is made up of many small scale income generating activities that are not subject to formal accountability and that operate somewhat on the margin of official laws and regulations. It is characterised by daily and temporary work, and a perpetual quest for a full day's work' (CARE, 1999:26). Such quasi-legal work is temporally and financially insecure, and completely illegal work, such as involvement in the urban drugs trade, carries high risks.

The choices of the poor when trying to find work are often severely restricted, forcing them into the kind of low-paid, vulnerable occupations described in the Sri Lankan and Madagascan examples. Restricted access to employment is often due to social and cultural

rules which exclude particular groups of people from certain kinds of work. Gender, caste and age all emerged as important, but the most important factor of difference in gaining access to work was the fact of already being poor.

The situation of being poor and trying to find work is described by 70 year old Ram Kaur, a woman from a peri-urban settlement in Faridabad, India: 'There are not many opportunities for poor people. Nobody has love for them, or a feeling of oneness. Rich people do not like poor people – they are just interested in the labour provided by the poor' (Mukherjee, 1999:11). This sense of restricted opportunity is reflected in several similar examples from a range of contexts, showing that a lack of alternatives can force people into work that increases their vulnerability, or increases their reliance on one particular asset. In urban Cambodia, boys who were street children (not living at home, and making a living from minding cars and scavenging rubbish) said that sometimes they had turned to sex work because they did not have enough to eat (World Vision, 1997). In Jamaica, the stigma of coming from a poor area noted for inner-city violence prevents people from getting work, which has to be outside the community because there are so few jobs available locally. But 'for the dirtier jobs, like street cleaning, a Zinc City address will not be an obstacle'. One resident commented 'No matter how much good you have inside you, nobody from outside respect you' (Levy, 1996:14). In rural Mali, where cotton is a government-sponsored crop which affords some advantages for farmers (access to agricultural loans, guaranteed prices for cotton), poorer households are often unable to plant cotton, since they have to use their available labour for subsistence production (PRODILO, 1998:13).

As illustrated by the story of Dainess from urban Zambia, access to work is also mediated by contextual gender relations, which dictate not only whether men or women have access to particular sources of income, but can also contribute to gradually decreasing opportunities over a period of time.

Dainess lives in a one-room house. Her husband abandoned her and their three children about a year ago, saying he was unable to cope with the financial demands of keeping his young family housed and fed. Dainess was left without a job and no assets as her husband sold all the household goods before he left, to raise the bus fare to his village, where his mother had already found a 'suitable' wife. Since then, Dainess has found a married boyfriend to pay her \$8 monthly rent. She is now expecting his child, though she knows he might never marry her. Her children eat lunch at her younger sisters' house every day. Dainess only manages to provide one meal a day, usually something donated by neighbours.

Chipimo-Mbizule, 1997:11

Women's access to income generating activities is often restricted, often according to the rules and norms of local culture. In rural Bangladesh, Amena's response to finding herself a widow with nine children, no land and no home was to try and get a job as an earth worker. Nobody would employ her because they thought her children would hamper her work. Her response was to give her youngest child to a relative to care for and to place her remaining children in houses where they worked as domestic labourers, in exchange for their food and shelter (Kramsjö & Wood, 1992). Other work from Bangladesh, which evaluated a pro-poor

microcredit programme, showed that ‘apart from a host of social barriers and taboos, a sheer lack of skill and craftswomanship (such as tailoring) stands in the way of women’s direct participation in income earning activities’ (Rahman *et al*, 1998:41). In rural Colombia, women identified three explanations for their restricted access to work: their husbands not allowing them to take jobs; attempts by a local company to stimulate small businesses failing through lack of attention to contracts and marketing; and domestic service being the only other available option (McGee, 1998). In rural Tanzania, there is a gendered division of which crops are grown by household members: women grow and sell low value crops (Bambara groundnuts, sweet potatoes and beans) while high income crops (rice and cotton) are worked on by all household members but are controlled by male household heads (SHDRP, 1998).

In other settings such barriers to women’s participation in income generating activities are far less significant than those which face men. According to older people in rural Ghana, ‘women in the middle stage of the old age spectrum are know to manage their lives better than men. At this stage both have reduced physical strength to farm...but women continue to do gardening and petty trading’ (Ahenkora, 1999:109). The same study found that in a coastal community where men had been made redundant at ports, men’s response was to seek compensation from their former employers, whilst women were able to engage in petty trading which quickly became the main source of income for their households.

When a group of women from rural West Bengal and Madhya Pradesh in India found their main source of income – hand spinning cotton cloth – was under threat because of industrial textile production, they were unable to find local sources of income to replace it. They decided to follow the example of neighbours and leave their husbands and villages to try and find work in Delhi, where it quickly became clear that the available work – maid, cook, child carer – favoured women over men. One woman commented:

‘There are bad days approaching our country. Our apprehension is that our sons may not be able to find jobs even when they do their studies and become educated. We find that work opportunities coming from families like ours are on the decline. It is important that wages get increased for those working as wage labourers in the factories. We cannot afford to visualise ourselves being rich’

Elderly woman migrant, cited in Mukherjee, 1999:8

Caste as well as gender can restrict access to work in particular settings: each caste is only permitted to make a living through certain occupations. Work in Thalara, Nepal identified those occupations open to *dalits* in the area: making ploughs, iron tools, wood and metal utensils, baskets. Upper caste occupations meanwhile were identified as migrant work in India, owning businesses and water mills, slate extraction and priest work. The occupation of the very lowest caste, the *badi*, is making mud posts, begging and dancing. *Badi* women, who traditionally earned their living as entertainers by singing and dancing, have now adopted sex work to support their livelihoods (SCF-UK, 1998). As a government inspector in Tamil Nadu commented, ‘no-one practices untouchability when it comes to sex’ (Narula, 1998:16). In other parts of the world where there is no caste system, much research has show the importance of diverse portfolios of activities in maintaining the livelihoods of the

poorest (Ellis, 1999). The system described in Nepal illustrates how a rigid social hierarchy can effectively reduce the options of the poor to diversify their sources of income, thus depriving them of a wide range of coping strategies which may be open to them in other contexts. It also perpetuates inter-generational cycles of poverty: *Dalit* children often start working for landowners at the age of seven or eight, and mistreatment and malnutrition were both reported as common (SCF-UK, 1998).

Age can also be a source of reduced options for gaining work and income. In South Africa, where the old age pension is a crucial source of income for many poorer households, 'the relatively high value of the pension income places additional pressure on older people of pre-pension age. Many people in this age group are naturally the hardest hit by retrenchment, and find it harder to compete for the little work available. To be old without a pension or a form of contribution to the household economy is a cause of great anxiety and insecurity' (Vakokwana, 1995:12). Studies of older people's contributions to development in South Africa and Ghana showed that their contributions to the household economy – both in the form of income from pensions, and of income from work – play a crucial role in maintaining livelihoods. Older people however face difficulty in acquiring finance for their occupations: in Ghana, this was described in terms of the lack of credit available for farming and fishing enterprises (Ahenkora, 1999).

Age is not the only barrier to obtaining finance for small-scale investment in livelihood activities, and thus increasing access to both work and income. High interest rates – 36% per year cited in Nepal, where local informal credit usually covers the costs of labour migration to India – can effectively exclude the poorest from particular livelihood strategies (Udaya-Himalaya Network, 1998:26). In Zambia, heads of poorer households said they did not borrow cash, either through reluctance to commit themselves to repaying at a high interest rate, or through not being considered creditworthy by the moneylender. They also pointed out that indebtedness leads to the sale of assets for repayment. Jessie Mwanachindaba's story shows the difficulties which can arise from being poor and taking credit. The head of a poor household in Zambia, Jessie obtained a loan from an NGO with a credit programme. As soon as she had obtained the loan, her father and brother both died, so there were funeral and other travelling expenses. Although she was able to use some of the loan to buy rice for resale, her three-year-old developed TB, and then another of her children became ill. One son looked after the other children, but even so, Jessie was unable to pay the rent. At the time of the interview she was in arrears with her rent and her credit repayment was imminent. (Chipimo-Mbizule, 1997:19)

For those who do obtain work, the conditions in which they find themselves working can often create difficulties alongside the benefits of a source of income. In Jinshi village, Sichuan, China, villagers estimate that 92% of men in the village work in other places for most of the year, and point out that the wage labour in Guangdong, Shaanxi and Beijing which occupies most of their time is exhausting, and sometimes does not even gain a net income for their households. In addition, working elsewhere means that people are unable to take care of their households and, in the case of younger migrants, are forced to drop out of school. Wage labour can also be dangerous: one bright young man, who villagers agreed was very intelligent and with great promise, lost an arm while attending a machine, and as a result cannot do agricultural work, and is having difficulty finding a wife (UNDP Yilong project evaluation, cited in Sun & Zhang, 1999).

In rural Colombia, restructuring by the cardboard company which is the main source of paid employment for the inhabitants of a small village has led to a reduction in the number of jobs on offer. The attractiveness of the work is decreased by the newly introduced practice of paying per job rather than per day, and the deduction of compulsory social security contributions. The nearest active plantations are distant from the village - meaning three to four hours a day spent walking - and many workers spend up to 60% of their earnings eating at the Company canteen. Unsurprisingly, many find conditions too difficult to sustain for long, and soon leave. (McGee, 1998).

Children who work perhaps suffer some of the most difficult and risk-laden conditions, as illustrated by examples from urban contexts in Cambodia and Tanzania:

Sok (17) lived on the street for ten years, having apparently been abandoned when he was six. He came to Phnom Penh from Kandal Province and survived for three years by begging at the river ferry. After that he lived in different places around the city. Although he know about prostitution for a long time, Sok says he did not participate until, on a day he was not able to make money, he decided to earn his living in this way. At his first encounter, a foreigner took him to the Tokyo Hotel where he was paid \$5 for oral sex and allowed to sleep in the hotel room afterwards. Sok says that he chose this above stealing as he did not want to risk being arrested and jailed.

World Vision, 1997:8

In Kahama town, children are engaged in child labour from an early age: six years for girls and seven for boys. Most children are employed in the informal sector. They tend to come from female-headed households and from households headed by an older person such as a grandmother. Most children earn a monthly wage of TSh 2000 (US\$2.70); many said they do not get paid regularly. Small urban businesses typically employ between three and ten children, who must share a single room. The children are provided with meals ... usually consisting of ugali (maize flour) and beans ... Girls are often exposed to physical, emotional and sexual abuse. They are assigned to tasks such as selling fried chicken at night in local bars, which are unsafe for young children, particularly girls. Some of the people who employ children in Kahama town under these conditions are well-known, well-to-do members of society.

SHDRP, 1998:136

The implications of being unemployed, underemployed or employed in conditions such as those described above can further restrict options for the poor. The work reviewed here suggests that being poor in terms of work and income has a particularly strong impact on children's lives.<sup>9</sup> The most frequently cited impact is that children cannot attend school, as in rural Nepal, where children expressed that 'our parents always say "what is the use of education? If you work, you survive."' That is why they do not want to send us to school'

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<sup>9</sup> Two of the 51 documents reviewed for this report had a specific focus on children, but the remainder did not.

(SCF-UK, 1998:1). Reduced access to education and other factors cause a variety of difficulties for children, according to context.

In urban Bolivia, where most of the families who took part in focus group discussions had not had any waged work for a whole year, many children were compelled to leave school to find work, but others 'did not find a job and are not studying: they are simple street vagabonds. They are tempted by what gangs can offer them: a sense of something dependable, of identity and a little adventure' (Blackburn & Zarahona, 1998:10). The impact of unemployment on young people in Jamaica is described in similar terms: 'A boy must be tough, so he turns to a gun. A girl can find a man to support her because she looks good. For women without work, the most common and preferred means of survival is dependence on a man. After that, the list of options include buying and selling, domestic work, begging, stealing and, generally as a last resort, prostitution' (Levy, 1996:16). Research in urban Zambia found many girls and young women selling sex, often to provide themselves with some sort of income: 'Exchange for sex and partnership is deeply embedded in the culture of these adolescents and certainly not thought of as prostitution. Usually boys give voluntarily and girls consent to most sex acts, but the exchange, usually benefitting the girls, seems embedded in the culture because of the inherent power and economic disadvantage of the girls' (Fetters & Mupela, 1998:5).

The work reviewed here suggests that issues surrounding work and income are connected to many other aspects of being poor. Difficulty in accessing work, shortage of income and the conditions in which the poor find themselves working can often increase the vulnerability of poorer households, and significantly decrease their ability to gain a secure livelihood.

### ***Food***

Secure access to food is what income buys for the poorest, and food insecurity is commonly central to descriptions of the experience of being poor.<sup>10</sup> Examining causes and effects of insecure access to food in the household reveals connections to wider questions of agriculture, health and service provision, and how the less well off manage their livelihoods with respect to these sectors.

In some contexts, structural change has reduced people's possibilities of producing their own food. In rural South Africa, older women noted that today only about 10% of household food is produced through cultivation, whereas before, up to 90% was produced from household land. The event that caused this shift was resettlement in 1969, which effectively reduced the access of many Blacks to agricultural land. As one woman commented: 'before, we had no pension but plenty of food; today, we have the pension, but cannot produce our own food' (Vakokwana, 1995:5). Other work with women in rural South Africa ranked the most important ways of obtaining food: buy, grow, accept gifts from neighbours, work in return for vegetables, accept gifts from relatives and children fetching water in exchange for vegetables (Murphy *et al*, 1995).

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<sup>10</sup> In the work reviewed here, food insecurity in rural areas was analysed by the poor in far more detail than by those in urban contexts. This is partly because few of the urban poor are producing food, and they therefore related lack of food with lack of money to buy it.

Much rural food shortage is related to problems with agricultural production and to seasonality. The less well off are often the least well equipped to deal with these problems. A discussion of the causes of food shortage by farmers in Malawi illustrates clearly how poorer farmers are less able than their richer neighbours to cope with broad difficulties such as drought and soil fertility loss:

Food shortage was blamed on erratic and low rainfall which requires suitable drought tolerant or early maturing crops. Such seed is often not available or when available is too expensive for most farmers. Food shortage was also caused by low yields due to low/poor soil productivity as a result of continuous cultivation and general soil degradation. Farmers felt the need to use fertiliser which they cannot afford. In the past soil fertility was managed using livestock manure, which is not longer available due to the depletion of livestock. General soil degradation was in itself blamed on soil erosion due to extensive tree cutting ... Tree cutting was said to be done mostly for fuel wood which mean sell in nearby townships to earn some money.

CARE Lilongwe, 1998:58

The discussion shows that the poorer farmers - those with no livestock and no money to buy inputs - are not only severely disadvantaged when trying to increase their agricultural productivity, but that they are also seen as one of the causes of soil fertility loss.

Smallholder farmers making a stress calendar in rural Zambia noted a similar range of causes of seasonal food insecurity to those identified in Malawi: their fields are too small to cultivate sufficient food; they are short of money for seed; rainfall is poor and irregular, and maize is used to brew beer to raise cash to pay fees for schools and clinics, rather than for food. The main way that households cope with food insecurity is to work for others in the busiest moment of the farming season, when demand for labour is highest. This is also the moment of greatest food insecurity, as food stored from the previous harvest has often been consumed and the new harvest is not yet in. There is however a tradeoff for those households who need to exchange labour for food: they cannot use their own labour on their own fields, further reducing the chances of the next season being food secure (Ward, 1995). Vulnerability is also increased by the reduction in physical strength induced by not eating enough: farmers in Malawi noted that food shortage leads to physical weakness which ultimately leads to poor yields and more hunger during the following year (CARE Lilongwe, 1998).

Strategies used to cope with food insecurity mean that hunger is not always evenly distributed within households. Rural women in Vikasnagar, Uttar Pradesh, India had the following discussion whilst making a seasonal food calendar with a researcher:

When we asked the women about food discrimination, they denied it vehemently. They said it is natural for the male to eat more and the question of discrimination does not arise. Further discussion brought out the comment that young men should be very healthy in order to command a healthy dowry. Dowry was rampant, they said, and they did not mind suppressing the growth of a female child to postpone puberty in order to delay the inevitable dowry payment. The women also commented that men work outside and so they deserve better food in terms of quantity and quality. The women also mentioned that the status of a pregnant or lactating mother is not different from that of an ordinary woman.

Mukherjee, 1999:5

Complete food insecurity can be the last stage in a downward spiral of events which leaves the poorest with no viable alternatives, as Magreth's story illustrates:

Magreth is a 58-year-old single mother in Nyihongo, Tanzania. She lives with her mother (76) and her aunt (79), her four children and five grandchildren. They share two rooms. She used to break stones from the quarry to sell, but by the time we met her she had stopped working in order to take care of her sick daughter, who was dying of AIDS. According to Magreth, life was hell. She was the only one depended on in the household. Her mother and aunt are too old to work, the five children are all too young. She used to get food and water from neighbours, but this is no longer forthcoming. Food is a big problem: we found one of the granddaughters, aged 2, eating residues of *materi*, a local alcoholic drink. They said they sometimes collect these wastes so as to feed the little ones. Magreth was praying for her daughter to die because, she said, taking care of the sick and old had crippled her financially.

SHDRP, 1998:71

### ***Seasonality***

Seasonality has an impact on many areas of life: food security, water supply, health, income and adequacy of shelter. The less well off are often vulnerable at particular moments of the year, their resilience or their ability to capitalise on opportunities to change weakened by one or more components of their livelihoods being adversely effected by the conditions of the time of year. Although the concept of seasonality is conventionally associated with the biophysical environment - for example, scarce water supplies in the dry season - it also has also come to be used to describe cyclic human behaviour, sometimes indirectly related to biophysical events.

A participatory evaluation of a pro-poor savings programme in rural Bangladesh where members have to regularly deposit savings, showed that very poor members find it almost impossible to maintain their deposits during the off season when there is little work on the rural labour market. Even those who were seen as somewhat better off were struggling if their occupations were related in other ways to agriculture or horticulture (Mukherjee, 1997).

In Malawi, farmers explained a system of agricultural credit which means they have to deposit 20% of the amount of credit they need for agricultural inputs at precisely the moment of the season where they are least able to do so, as food supplies are usually already very low. If money were available to them at this time of year, they said, it would be spent on food (CARE Lilongwe, 1998). In rural Tanzania, the wet season was identified as the most difficult for the poor, since food and money are scarce, living conditions uncomfortable, and local trade largely ceases due to restricted access to the village. At the same time however, sowing and weeding both take place during this period, and the ability of the poor to either invest their labour on their own fields or to work on the fields of others may well be reduced by one or other of the difficulties of the season (SHDRP, 1998).

Herders and fisherpeople are as vulnerable to seasonal variations as farmers. Work with Bangladeshi fishers found not only that the availability and weight of fish is highly seasonal, but that external hazards are also linked to particular times of year. Piracy and robbery can take place more easily in calm weather, which coincides not only with the time of year when fewest fish are available, but the moment when a slack period has given fishers time to repair, maintain and replace their equipment, making it more attractive to thieves (Kar *et al*, 1998). In Mongolia, the major risks to livestock production identified by herders are winter and spring storms, which occur at the point in the year where forage is in short supply. In spring, this combination of events is made worse by the labour-intensive period of lambing/calving. The worst variation of this combination of seasonal factors is if a storm occurs, rendering natural forage completely inaccessible. Only those who had adequate labour to store forage during the previous summer can easily survive such a storm; the poorest households were identified as those who had restricted access to household and other labour (Fernandez-Gimenez, 1995).

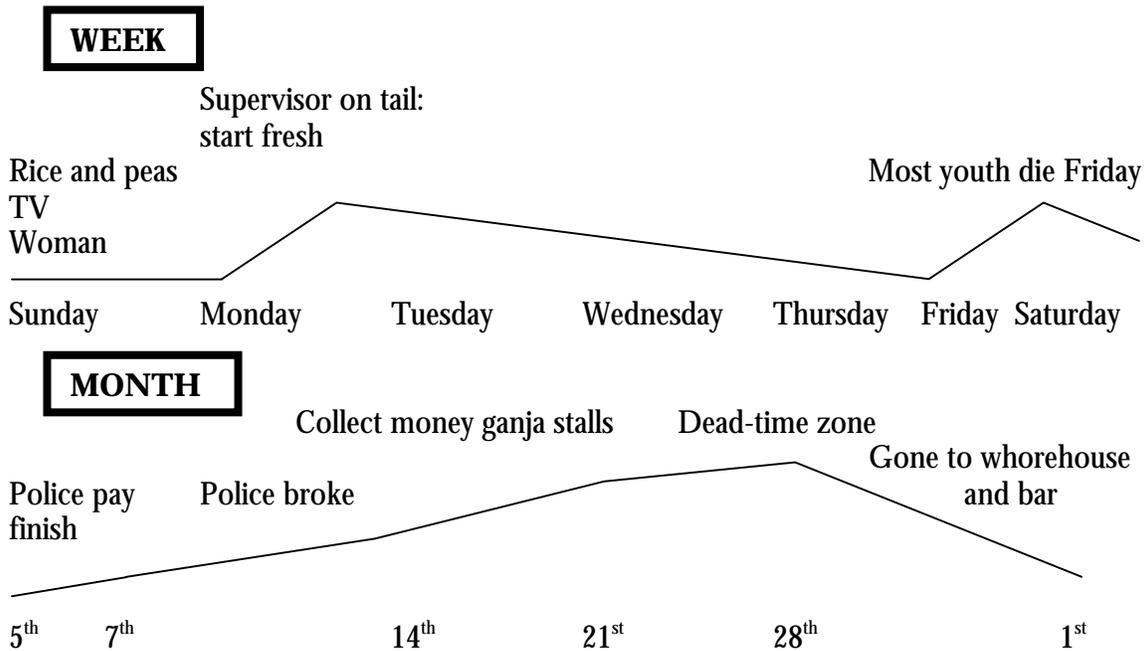
Seasonal migration, particularly in south Asia, is a central component of rural livelihoods<sup>11</sup>. In rural Nepal, seasonal labour migration to India was seen as a 'general feature' of life, caused by food insecurity, low agricultural productivity, lack of economic and educational opportunities (particularly during the agricultural off season), lack of medical facilities and the hard life in the hills. The same work found that remittances from this kind of migration are often essential to the livelihood of the household (Udaya-Himalaya Network, 1998:15).

In urban Jamaica, where poverty, violence and insecurity are intimately linked, residents made a diagram entitled 'the seasonality of police harassment', shown below. Although the term seasonality is not perhaps strictly accurate to describe the cycles of violence to which residents find themselves subjected, the example serves to show that an awareness of such temporal cycles is important to understanding poor people's realities in an urban as well as a rural context.

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<sup>11</sup> For a review of the literature on migration, see de Haan 1999, who argues that seasonal labour migration is vital to supporting the livelihoods of the poor, but often ignored in development interventions.

**Figure 4: Seasonality of police harrassment, urban youth, Camp Town, Jamaica**



Source: Levy, 1996:25

In a wide range of urban settings, the rainy season is perceived as an overwhelming problem, as illustrated by an example from Madagascar:

'It is a season of all ills, especially for the poorest,' says a local inhabitant. 'Flooding results in leading a life with feet in the water. There is mud everywhere, it makes people slide and gets dirt into the houses, especially those with wood floors; latrines are overflowing; diseases all around, especially diarrhea, malaria, infectious respiratory diseases, and scabies.' The rainy season also sees an increase of family problems, especially among the poorest households. Men who are unable to find work and bring money home leave the house altogether, ashamed to come home empty-handed; the wife becomes fully responsible for providing for the needs of the household on her own.

CARE, 1998:18

Health problems (discussed in greater detail below) are perceived as seasonal in a wide range of settings, both rural and urban. This is seen as due not only to the seasonality of disease itself, but the fact that the worst period of the year, the rainy season, is also the period when it is most difficult to gain access to health services, particularly in isolated rural areas. In some settings, seasonal health problems are also related to children's low attendance at school (CARE Lilongwe, 1998; SHDRP, 1998; Ahenkora, 1999; Mukherjee, 1997).

### ***Physical illbeing and health***

Being in poor physical health is commonly cited as being both a cause and an effect of illbeing, poverty and a bad life. A definition of 'unhealthy' from China, and one of 'wellbeing' from Ghana illustrate the links between health status and other aspects of the experience of being poor:

In Malishu village, Yunnan, China, a group of men and women were asked 'what does being unhealthy mean?' They replied: to be blind or disabled; to be short of food; to have no sanitary water; to be underdeveloped; to be worried; to be short of medical supply and services; to be unhappy; to suffer disease; to be unable to move about.

Hong Kong Jiadaoli Foundation, cited in Sun & Zhang, 1999.

Common elements in older people's perception of good health related to the absence of disease, physical strength, mental soundness and social responsibility....While recognising that there are certain ailments that are associated with ageing, older people are of the opinion that physical well-being is the ability to work and to fulfil one's role in society.

Ahenkora, 1999:55.

An episode of poor health or illness is often characterised by poor people as an event forming part of a chain of events resulting in impoverishment, or resulting from impoverishment. In nine villages in rural Malawi, illness was considered a cause of poverty in 2 villages and an effect of poverty in seven. A poor person may become ill and cannot afford adequate medical treatment; or a poor person, being malnourished, may have a low level of resistance which makes them vulnerable to disease (Mueller Glodde *et al*, 1998). A case from rural Zambia illustrates this kind of cycle:

Febby and Jubeki have seven children and two of Febby's orphaned nieces ... They are subsistence farmers but the maize they grow never lasts more than three months. When it ran out last year, Jubeki was ill at the time and therefore could not take up his usual piece work of well deepening. Their coping strategies were

- August to September: doing piece work on a richer farm - using some of the maize earned to brew beer
- September to November: continuing with some piece work but also working on own farm - food intake reduced to one meal a day
- December: sale of beer - but adults and older children now only eating one meal every two days
- January to February - selling ripe mangoes and early harvested fresh maize from own field
- March - eating fresh maize from own field

Ward *et al*, 1995:27

Although this household have employed a range of strategies to cope with the illness of the household head, they are strategies which increase their own vulnerability to illness, particularly the reduction of food intake and the early harvest of their own maize crop, which reduces their future food security by decreasing the amount of dried cereal they are able to store. The link to seasonality should also be noted: not only did the illness occur at a crucial point in the season in terms of potential to earn income from off-farm activities, but the coping strategies adopted were all related to seasonal resources, from off-farm labour opportunities to ripe mangoes.

One of the lowest points in this type of cycle which often makes an escape from poverty almost impossible is the sale of vital assets, whether land, equipment or the home (Kramsjö & Wood, 1992). The result of such a strategy is an increase in the vulnerability of a household or individual to further livelihood shocks and stresses. Another critical point in such a cycle is when deterioration of health has reached the point where earnings are reduced (CARE, 1999). This is particularly important in the context of piecework, where labourers are paid for their output rather than their time; as already noted, seasonal piecework is a mainstay of the livelihoods of many of the less well off.

Types and causes of physical illbeing differ between urban and rural contexts. Factors contributing to health problems were summarised by urban rubbish collectors in Cairo, Egypt in Figure 5. The garbage collectors of Cairo are an atypical urban group in the sense that their livelihood is very closely linked to environmental health issues, resulting in their strong emphasis on garbage accumulation and the role of 'bad public image' in issues around health. In the other urban cases reviewed here, the other groups and individuals identify the issue of housing as a central cause of poor health. Specific problems related to housing include frequent flooding (leading to a range of illnesses) in Madagascar and Guyana (Pelling, 1997; CARE, 1999); infestation of cheap adobe housing by disease-transmitting insects in Bolivia (Barahona and Blackburn, 1998); overcrowding in substandard housing increasing the level of infectious diseases in Jordan (Questscope, 1995) and poor surface drainage, overcrowding and housing quality in Argentina (Schusterman and Hardoy, 1997).

The issue of air pollution emerged from work in Argentina and India. In Faridabad, located in the industrial urban zone south of Delhi, coughs, colds and TB were perceived by residents to have overtaken diseases like smallpox as the most worrying and frequent of their health problems. They further noted a fortnightly emission of what were understood to be poisonous gases from a plastics factory, which caused burning and swelling of the eyes (Mukherjee, 1999). In Buenos Aires, acute respiratory diseases were the most common health problem for *barrio* dwellers, particularly small children, and were seen to be partly caused by the dampness of the site of the *barrio* and high levels of air pollution from nearby factories (Schusterman & Hardoy, 1997).

In rural areas, the single most important cause of poor health across the range of contexts was water. An example from Malawi is illustrative of this range: "The major health problems in the area relate to lack of accessibility to clean and uncontaminated sources of water. The majority of people collect water from unprotected wells that are often shared with livestock. The major diseases mentioned by the community were dysentery, diarrhoea and bilharzia" (CARE Lilongwe, 1998:75).



Disabled people or their families might be badly affected by health costs. However, in Sierra Leone, the wealth ranking exercise results did not suggest that local people consider disabled people to be poorer. Provided that they have adequate support networks, and are old enough to have labour contacts on which they could depend, disability need not necessarily result in poverty.

Welbourn, 1991:3

'Much migration is the result of social exclusion in the rural areas. For example, people typically migrate to Shinyanga town after the death of a spouse, particularly if the cause of death was AIDS. This is because rural people tend to shun the remaining members of the household after a death from AIDS.'

SHDRP, 1998:118

The availability and cost of preventative and curative health services is also critical in determining the outcome of illness or poor health, and this is discussed in detail in Section 4.

#### 4. Managing livelihoods at the household level: intangibles

This section is largely based on accounts of what being poor *feels* like, and the causes and effects of these feelings. Fear, insecurity, dependency, depression, anxiety, intranquility, shame, hopelessness, isolation and powerlessness are all feelings named by the less well off as being associated with poverty. These are not quantifiable phenomena, but poor people place a strong emphasis on how such experiential elements of a bad life cannot be discounted when considering how best to alleviate poverty, not least because they often have an impact on the agency of poor people and their ability to move out of their situation. As Susana Montenegro, a poor woman from rural Colombia, observed:

I haven't had it too difficult because I've worked, ever since I could crawl. It's only been difficult at times, like when I had to leave my husband. Before, every Friday night, he arrived home drunk with this machete at the ready to hit the children. And they were only little. Several times I had to get out past him with the kids and sleep in the yard. It's not only wealth that matters – it's peace of mind too.

McGee, 1998:32

As with material impoverishment, the intangible elements of a bad life often manifest themselves in cycles and chains of linked events and experiences. A financial or economic shock may increase a sense of vulnerability, which in turn may reduce the confidence of an individual to find a viable alternative strategy. The causes and effects of vulnerability, or any other of the range of feelings identified above, form an integral part of processes of impoverishment and reasons for staying poor. Such causes and effects can be identified both at the level of the household, and at the level of the wider social, economic, political and institutional contexts in which people live and work.

#### ***Isolation and marginalisation***

In several of the studies, poor people identify factors relating to not being accepted or respected by others as critical to their experience of poverty. This lack of acceptance is usually related to some aspect of difference, whether ethnicity, caste, gender, financial status or geographical location.

Street children in urban Bangladesh, when asked to identify their criteria of deprivation, made the following list:

- no place of residence and being forced to sleep in the open
- uncertainty about getting food on a daily basis
- poor health, and no access to medical treatment
- low income – not enough for two meals a day – and no place to keep cash
- no parents and no affection
- bullied by people around
- looked down upon by society, and called by the name of 'beggar' and 'thief'

- always feeling scared and insecure.

Mukherjee, 1999:5

Although such a list of simple criteria does not explicitly identify the links between elements, clearly the latter four phenomena will not make a positive contribution to changing the pattern of the first four. The feelings of isolation and exclusion suggested by this list are echoed in a variety of other contexts, based on various factors of difference.

Lack of acceptance because of factors of race, ethnicity and caste exist in many different countries. In urban Jordan, a community of Palestinian refugees who arrived during the 1960s continue to experience difficulties in accessing services which are provided according to legal status (Questscope, 1995). In urban Sri Lanka, slum residents report restricted freedom of movement – and thus of economic opportunities – because of regular police search operations in the community which take place because several Tamil families are resident there (IPID, 1998). In rural Uganda, a small group of indigenous people, the Batwa, were found to be marginalised, to the extent that ‘in one area, the community was not even willing to include Batwa on its social map, and they could neither be allowed to speak nor participate in social or political activities organised by any other members of the community. The economic participation of Batwa was also limited to the provision of labour to other farmers’ (CDRN, 1996:8). Again, the links between social and economic marginalisation are clear.

The issue of caste in South Asia contributes to the vulnerability of millions of livelihoods and restricts the choices people are able to make. Examples from India and Nepal illustrate the frustration and powerlessness felt by some from lower castes:

Subhak Lal Sada lives in Baunna village, Saptari district, rural Nepal. He migrated there with his wife’s family. Before, the Musahar (one of the *dalit* castes) lived close to the village, but the landlord forced them to leave the land and they had to shift to the river bank. Twice they had to move from the village due to flooding and riverbank cutting. Now Subhak is going to reconstruct the hut and is compelled to take a loan from a money lender. Subhak said: ‘there would be no farming without Musahars, but they are landless and homeless from Mechi to Mahakali.’

Thapa *et al*, 1998:7

A *dalit* manual scavenger, Gujarat, urban India: ‘When we are working, they ask us not to come near them. At tea canteens they have separate tea tumblers and they make us clean them ourselves and make us put away the dishes ourselves. We cannot enter temples. We cannot use upper-caste water taps – we have to go a kilometer away to get water. When we ask for our rights from the government, the municipality officials threaten to fire us. So we don’t say anything. This is what happens to people who demand their rights.’

Narula, 1998:2

Isolation and marginalisation can be based on geographical location as well as personal or group characteristics. Discussing poverty in rural Colombia, McGee writes: 'physical isolation and the personal insecurity associated with living somewhere remote and ill-served by road and communication networks are recurrent themes. People feel that their communities' physical isolation permits the authorities to neglect them with impunity; in turn, neglect on the part of the authorities compounds local peoples' sense of being abandoned and ostracized.' (1998:127) The same study notes that even within villages, the worst off are physically isolated: many respondents observed that the poorest and most marginalized are those that are never seen or heard.

Certain kinds of people are also marginalised by institutions that either discriminate against them or contribute in other ways to their insecurity. One of the most important examples of this is land tenure, which principally has an impact on secure housing in urban areas, and on agriculture in rural areas<sup>12</sup>. The history of urban poverty in Buenos Aires, Argentina, is characterised by concentrations of poor people in squatter settlements, many of which were bulldozed during the military regime of 1976 – 83. Although this kind of random State violence has now ceased, security of tenure remains limited and local government is reluctant to officially recognize these settlements, leaving their residents vulnerable and uncertain about their long term future. Maps in the cadastral office show the names of such settlements in areas which are formally classified as vacant, or belonging to no-one (Schusterman & Hardoy, 1997). Even in situations where people – such as the rubbish collectors of Mottaqam, Cairo – have been officially assigned land on which to settle, their tenure – and thus their residency – remains insecure, because they do not own or rent the land on which they have built their homes (Neefjes, 1996).

A related but separate institutional issue is that of common property resources (CPRs), which are often particularly important to the landless. Changing terms of access to CPRs can combine with the deteriorating quality of the resource base to devastating effect, as an example from Benagariya village, West Bengal, demonstrates:

In Benagariya, there were 90 households, of which 30 were female headed. It was difficult for a lone woman to find work outside the village, and there was not much work within the village. The local community had grown a Sal forest, which was one year old. The previous forest was lopped and cut because there was scarcity all around. The women and their children could not get enough to fill their stomachs and not much work was available. Some took to cutting trees in the new forest, especially in the months of Aswin, Kartick and Bhadra. The women felt forced to go and cut trees; some were caught by foresters. As Phula Raut, a destitute young widow with four children, remarked, 'If we do not find work then we try to cut trees in the forest. Why should we die without food, we have to struggle to survive. Hence, we become desperate and try to cut trees and steal wood from the forest. We know it is risky but we cannot help it, since our children will die of starvation. No-one listens to a woman.'

Mukherjee, 1999:7

This study and another from West Bengal (PRAXIS/ActionAid, 1998) emphasise the particular importance of forest resources to both women and the poor, particularly during periods of stress. The experience of the Benagariya women reflects many issues – seasonal hunger, lack of access to work, risk, the tension between resource conservation and resource use, widowhood – but where these issues intersect is in the sense of their isolation from the systems of managing the forest and its products. An example of forest management from Dhura Dadar, West Bengal, further demonstrates the complexity of common property resource tenure and management institutions, and suggests that marginalisation and isolation can occur in many different ways, even in the context of a single village.

The village forest is divided into four patches – A,B,C and D – among caste groups for accessing forest products, and also for conservation. Four forest committees look after each patch designated to them, but these committees do not have any inter relationship. All members from each caste are not part of protection committees; for example, many *ganda*<sup>13</sup> households are denied membership by their own community. In C and D committees, there are women members, while in A and B there are not. In A committee meetings are held regularly, in B and C meetings are held only in an emergency, and in D no meeting has taken place since 1995. Elaborate systems are arrived at by each committee to access non-forest timber products. If anybody violates the rules, s/he has to pay a fine.

PRAXIS/ActionAid, 1998:82

This description of a local institution for forest management shows that a process of marginalisation from access to CPRs can be catalysed by caste, gender and the ability to pay a fine. Examining the role of the less well off in resource tenure institutions such as these links the intangible sense of their isolation to their lack of access to tangible resources in a relationship of cause and effect.

An institution of particular relevance to the security of women's livelihoods, which emerged from the material on Africa and South Asia, is the set of rules, norms and attitudes surrounding widowhood and the inheritance of assets. Female-headed households are frequently cited as being one of the most vulnerable social groups, and many female heads of household are widows. In Zambia, widows inherit very little, if any, of their husband's possessions and 'belief in witchcraft remains widespread and women are often afraid to claim property of their deceased husband for fear of being bewitched' (Ward, 1995:17). In Tanzania, women observed the tension between the traditional system, which does not allow them to inherit their husband's property, and the national legal system, which does (SHDRP, 1998). In parts of rural Uganda, 'women who head households ... mostly widows ... are often stigmatised by the rest of the community as the prevailing culture requires those women to be 'married and subordinate to men'. They are held in low esteem, whether or not they are economically independent' (CDRN, 1996:32). All three examples point towards the shock of losing a husband being compounded by the shock of losing material

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<sup>12</sup> Lack of access to land in rural areas is discussed in more detail in Section 3a: Material Assets

<sup>13</sup> A scheduled caste

and productive assets and in some cases becoming ostracised by other members of the community.

In predominantly Hindu northern India, widows are allowed, under the traditions of most castes, to have rights to their husband's part of the household land, even though claiming such rights can often be made difficult by the husband's family. Such rights however seldom extend to ownership, and generally consist of the widow being able to use the land either until she herself dies, or until her sons are old enough to inherit ownership. At the time of the 1981 Indian population census, there were more than 25 million widows in India: the social rules surrounding inheritance have a wide impact (Chen & Drèze, 1992). In a participatory poverty profile study in Western Orissa, rural India, widows were ranked alongside single and destitute women as the most vulnerable groups in society, and at the bottom of the ladder in economic wealth ranking exercises (PRAXIS/ActionAid, 1998). The state of widowhood brings with it social isolation as well as economic vulnerability. Widows are often perceived as an economic burden by the families of their husbands, and sometimes as the cause of the husband's death; simultaneously however, they are traditionally obliged to stay in the same location as their dead husband's family. Most widows – particularly amongst higher castes – are forbidden to remarry (Roy, 1996). The culmination of the complex set of rules surrounding widowhood give rise to situations like those of Galliben, a 70-year-old widow in Gujarat, India:

Galliben lives in a small room at the back of her youngest son's house. She lost her husband almost 15 years ago, and this living arrangement was adopted soon after that. Initially, her son and daughter-in-law would feed her, and in return she would render them small services like looking after their children. But later, their attitude changed and they gradually started expecting her to fend for herself. Now, the only help she receives from her two sons is a share of the harvest from the small plot of land she has been allocated ... Because of old age and poor health, Galliben is unable to earn much herself, although she owns a small goat ... Her brothers and married daughter occasionally give her clothes or some grain ... Recently she pawned her silver bangles to the local shopkeeper ... and she has little hope of recovering them. She laments that nobody cares for her, enquires whether she has eaten, or visits her when she is sick. Death would be a liberation, she says, but even that doesn't come. No words sum up her situation better than her own: 'a mountain of sorrow'.

Drèze, 1990:107

### **Crime and violence**

'Violence and trauma' is one of the five major global pandemics<sup>14</sup> identified by the World Health Organisation (Mohatle & Agyarko, 1999:7). Violence and crime and the fear they induce are a powerful feature of many of the studies under review. The material shows two main perspectives: the poor both as victims of violence and crime, and as people who pursue

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<sup>14</sup> The others are tuberculosis, HIV/AIDS, malaria and tobacco related disease

criminal activities to try and gain a livelihood. Women in particular speak about the fear they experience, and the restrictions it places on their activities, exemplified by an interview with a young woman in peri-urban Bolivia:

'I worked as a domestic employee, but now I am without a job. I don't go out on the streets, not to go anywhere. To come to this meeting, my father accompanied me, because it's too dangerous around here. It's dark and anything could happen; they [gangs of youngsters] persecute women and hurt them, and nobody says anything. They are drunk, and that scares me. I want to keep working and, if I can, study to be a seamstress at night ... but not if I have to make the journey home to sleep'

Barahona & Blackburn, 1998:30

Men in the same community suggested that young men who had recently migrated from rural areas were particularly likely to be attracted by the gangs, which offer them both a sense of identity and adventure. Men in an urban *barrio* in Argentina drew similar conclusions, suggesting that ensuring that young people begin work at an early age offers the best possibility for minimising their contact with criminal activities, gangs and drugs (Schusterman & Hardoy, 1997). Given the issues of unemployment and underemployment discussed in Section 3, it is possible to see why violence is increasingly perceived as a problem in such settings.

Women in a rural community in Bolivia, far from being immune to violence because of their location, prioritised personal security and violence as one of their three major problems. They disaggregated this phenomenon into three principal worries – citizen safety and gangs, family violence, and drug addiction.

A similar typology of violence emerged from work in urban Jamaica, where gang violence caused the greatest level of fear: 'older residents explain that when it comes to money, the youthful gang member has neither friend nor relative – he kills' (Levy, 1996: 11). Residents went on to classify fourteen other kinds of violence: political, drug, rape, domestic, contract war, power violence, pickney war, woman war, matey violence, violence starting from argument, murder, wounding, theft and child abuse. The roots of these contemporary forms of violence were traced to political violence in the 1970s, and poverty was identified as a key issue in the shift from one to the other.

Sexual violence and rape are frequently mentioned as outcomes of a combination of poverty and contextual gender relations where women are less powerful than men. Narula (1998) points out the high incidence of rape of *dalit* girls and young women by higher caste men in rural India, and links this to the high frequency of child marriages: once a girl is raped, she becomes unmarriageable. An example from urban Bangladesh also shows that the implications of sexual violence, combined with the need to earn a living, can be far reaching:

Shareen arrived in Dhaka at the age of 10 to work in the house of somebody she once knew in Rangpur, the economically deprived area of northern Bangladesh from which she came. She worked in the house for two years until one day the household head tried to rape her. They were seen by his wife and Shareen was driven from the house in the middle of the night. While wandering the streets she was picked up by a policeman and was raped by him. From then on, for the last three years, she has been a prostitute. She spends the majority of her income on food, but goes to the beauty parlour to get her hair cut ... She washes regularly and tries to keep clean. She misses her family ... and perceives herself as an outcast. She does not believe or trust any man and wonders 'who will marry me?' She has no plans for the future.

World Vision, 1997:20

The complexity of the issue of crime is well illustrated by sex work, an activity that is criminalised in many countries and where 'the trade in women and girls is a highly commercial, profit-making activity' (World Vision, 1997:5). The ILO, in a report on the sex industry in four Southeast Asian countries, emphasizes the economic basis of prostitution, and highlights the strong economic incentives that drive most women to enter the sector, despite the social stigma and danger attached to the work. Sex work is often better paid than most of the options available to young, often uneducated, women (Lim, 1998). Montgomery, describing work with child sex workers in Thailand, warns against making simplistic links between poverty and prostitution when she writes:

There is a stereotype of child prostitution that claims that they are tricked into leaving home or sold by impoverished parents into a brothel ... There is certainly good evidence for some of this ... The children with whom I worked ... present a different but rarely acknowledged model of child prostitution. They were technically 'free' in that they were not debt-bonded or kept in brothels and they lived with their parents ... These children worked because they felt a strong obligation towards their families and believed that it was their duty to support their parents financially. Income generating opportunities were extremely limited in the slum and outside it: there was little regular, legal work available ... In these circumstances, prostitution was the only job which brought in enough money and many children turned to prostitution as a way of fulfilling their perceived obligations.

Montgomery, 1998:142

Identifying causes and effects in the relationship between poverty, livelihoods and criminalised economic activities is almost impossible. All three examples however demonstrate that tangible elements of livelihoods – income and work – combine with intangible elements – household structure, obligation, fear, isolation – in different ways, with different outcomes. The importance of locating the tangible within the less tangible becomes particularly important when considering the role of poverty in cases such as these.

As shown in the examples above, some illegal activities provide livelihood opportunities, albeit at some cost. Equally, as examples from Madagascar and Uganda illustrate, poor people whose livelihoods depend on activities which are on a border between legal and illegal are particularly vulnerable not only to changes in the law, but to changes in the degree to which laws are implemented. The level of illegal practice within formal institutions also has an impact on the viability of coping strategies pursued by the less well off.

A recent government crackdown on illegal sellers has led to a complete redesign of market life in Antananarivo. With the swelling of the informal sector, markets began to overflow and block traffic. Crime was rampant in the markets and the government felt that it was losing control. The solution was to drastically reduce the number of markets in the city, and to squeeze licensed vendors into walled areas, leaving the unlicensed to find a new niche in smaller markets, or operate illegally on the streets. Countless men and women in Antohomadinika South lost their main source of income as a result.

CARE, 1999:38

Nankinga is a mother of five; she was disowned by her husband in 1990 after a serious quarrel about his extra-marital relations. She says 'I was afraid of catching AIDS. Faced with the need to provide for my children I migrated to Kampala to try and find a job. With some funding from my sister who teaches at a secondary school, I rented a stall in the market and started selling foodstuffs. For three years I was able to survive, renting a small room and sending two of my children to school. In 1994 things changed. Kampala City Council increased the rates for a license and the Income Tax Department demanded 50,000/- (US\$35) before they could recommend me to the City Council. This does not include the bribes I was expected to pay. My working capital was only 80,000/- (US\$55). After failing to break even, or convince the tax authorities, I gave my stall to someone else and found a job as a house girl. My new employer refused to allow the children to stay so I had to take them back to my mother.'

CDRN, 1996: 19

Police forces are potential agents for the reduction of violence and the minimisation of fear, but they operate within the context of uncertain definitions of legal and illegal, on the borders between crime and livelihood. Urban residents in Jamaica observed that the police don't come when you need them, and are violent and abusive when they do arrive (Levy, 1996). In peri-urban Zambia, 'people also expressed a sense of helplessness and frustration with the conduct of the police in particular ... The police are thought to be either aiding criminals directly – by giving them arms or protection – or indirectly by accepting bribes to drop charges against suspects' (Chipimo-Mbizule, 1997:16).

The problems of crime are not restricted to urban areas, although they are far more frequently cited in that work. In a livelihood problem ranking by fishermen in Bangladesh, five out of the six problems identified had some relationship to crime or illegal activities, ranging from the illegal lease system in the fishing grounds to lack of protection from piracy

(Kar *et al*, 1998). In N'gomba, Malawi, men described the increasing levels of armed livestock theft which now prevents them from keeping cattle. Sale of cattle during periods of stress and difficulty is a traditional coping mechanism which is no longer perceived as viable due to this increase in levels of theft (Mueller Glodde *et al*, 1998).

Whether urban or rural, violence and crime outside the household relate to poverty and illbeing in a complex range of ways. Many less well off people are forced towards illegal or quasi-legal activities because of restricted livelihood options, and many have their choices constrained because of the fear or the stigma of violence. The image is not however clear: the work reviewed here contains virtually no information about the poor as violent criminals, for obvious reasons. These examples can only indicate that such phenomena, in many cases and on a huge scale, have a negative impact on the agency of many less well off people to gain or maintain control of their livelihoods.

### ***Household relations***

The majority of the poor live within some kind of household unit, usually based on family or kinship relations. Even in the relatively small range of examples covered here, the household takes many forms, from the extended, multi-generational lineage-based households of southern Mali to households composed of widows and orphans that are reported in many of the other African settings. Some households eat from a common granary, some farm individual fields; some pool income, while others are composed of separate economic units. The household is often one level of scale at which people manage their livelihood strategies, and is an important node in the complex, and wider, network of social relationships which are often a critical means of support, particularly in times of shock or stress.

Conversely, relationships within the household and its position in a demographic cycle can be a cause of both illbeing and poverty, and a source of vulnerability for some or all of its members. It is also a structure which can perpetuate vicious cycles of impoverishment through several generations, or mediate the outcome of external shocks or stresses so that they have a stronger impact on a particular individual or sub-group.

Axes of difference within a household – particularly gender, but also age – and the different relationships of power associated with them, can have a strong impact on the ability of an individual to pursue a particular set of livelihood strategies and are thus closely related to poverty and illbeing. Much information focuses on the relationships between women and their husbands or partners, but other gendered relationships within the household can be critical to determining who gains access to resources: in China, for example, the relationship between daughter-in-law and mother-in-law, or in South Africa, the increasingly important relationship between grandmother and grandchildren. As well as mediating livelihood issues, these relationships also shape the kind of information that people are likely to share in the type of research and planning activities reviewed here.

The glimpse into poorer people's households that this work allows us may be fragmented, and highly differentiated according to culture, but it suggests that the structure and function of the household warrants careful attention if we are to understand poverty and illbeing from the viewpoint of the less well off. The variety of household forms and the impact they have

on the agency of individuals imply the need for a differentiated view of households, which incorporates not only an understanding of household structure, but which places that structure within a wider context of social networks and relationships.

Different stages of life present different issues within the household. The events and experiences of childhood are those that will play a large part in shaping the emotional and psychological landscape of an individual, and will ultimately influence their ability to construct a livelihood. The difficulties faced by rural children in Nepal are summarised in the following example:

Children contribute a great deal to domestic and farm work, thus helping the survival and development of their families and themselves. Children will cook and fetch water and wood, but their contribution to such work is not recognized by society. The life of children in rural areas is harsh and children are being exposed to more dangerous forms of exploitation and abuse. There are an increasing number of push and pull factors that make children vulnerable to dangerous situations such as migration to urban centres and other countries which can lead to child prostitution, a life on the streets, bonded labour. Similarly, an increase in workload means that children drop out of school, are not able to enrol in school, suffer from poor health and are encouraged to marry early.

Udaya-Himalaya Network, 1998:17

Poorer children start out at a disadvantage: poverty and illbeing can be inherited from one generation to the next. Poor fisherwomen in rural Bangladesh make the link between the landlessness of their forefathers and their current inability to educate their children (Mukherjee, 1997). Herders in Mongolia observe that poverty and dependency are inherited not only by households but by entire kinship groups (Ebdon, 1995). Older people in Ghana mentioned that 'a person born into a poor home and community struggles to make achievements in life...only a minority of people born into poor homes and communities are able to break the poverty circle' (Ahenkora, 1999:100). A mixed gender group in Jamaica observed that violent youth come out of violent homes (Levy, 1996).

Children from an urban slum in Bangladesh included in their prioritisation of problems ill-treatment, exploitation and violence by employers, parents and step-parents; and parents who 'misbehave' and force children to work (Mukherjee, 1996). Women in urban Sri Lanka lament the lack of time they have to attend to their children because of the necessity of seeking work (IPID, 1998). In rural Tanzania, children's priorities for improving their well-being included support for each other, good relationships, support from and between parents, and the extension of these good relationships to neighbours and other people outside the household (SHDRP, 1998).

The different situation of girls and boys within a household – ranging from the quantity of food they eat to the amount of work they do and their access to education – clearly depends in part on contextual gender relations, which are reproduced at the scale of the household. A particularly important element of these contextual relations are rules and norms surrounding marriage. Dowry, where a girl or woman's family must pay for her marriage,

and brideprice, where a man's family pay for his wife, both have far-reaching implications for the household economy and for the treatment of girls and boys.

Dowry is widespread in South Asia, and in many contexts is central to a process of impoverishment. Work in rural Bangladesh concludes that 'for both men and women, dowry is a major problem, ranking third in problem priorities. The demands for dowry have escalated in the last few years. Parents raise this money through mortgaging or selling land or taking loans because they are not prepared to allow their daughters to remain unmarried and most would not accept that their daughters should marry aged, handicapped or mentally ill men without dowry. Those parents who try to compromise on the dowry payments find their daughters are frequently deserted or physically or mentally abused' (UNDP/PromPT, 1996:vi). In Saptari district, rural Nepal, dowry was initiated in the late 1940s amongst upper-caste Hindus. By the early 1980s it had been widely adopted by those groups and was spreading to middle class and poor families; by the late 1980s it had become a serious money-making business. It was identified as an important cause of landlessness and impoverishment in the District (Thapa *et al*, 1998). Rural boys in another area of Nepal observed that parents send their sons to school because it increases the chance of a good dowry at the time of marriage (SCF-UK, 1998). In India, where dowry is a widespread practice, girl children are sometimes perceived as an economic burden which is too heavy for the household to cope with. Infanticide of newborn girls and the abortion of female foetuses are both factors which have contributed to reducing the number of women in India to 927 for every 1000 men; three of the five poorest states in India have ratios lower than this national average (Roy, 1996).<sup>15</sup>

In Africa, the brideprice system is more common than dowry, and has a different impact on households. In rural Mali, where complex, multi-generational households are the norm and where larger households are generally associated with wealth, poorer households are often unable to marry off their sons early because of lack of capital to pay the brideprice. One result is that poorer men tend to marry later and raise relatively few children themselves, perpetuating the small size and thus often the relative poverty of their households (PRODILO, 1998). In rural Tanzania, where brideprice is often paid in livestock, the custom prevents many women from choosing their husband; as women in Mwamalole explained 'as a female you have to get married but you do not always decide who you will marry. If your father needs cattle, he might give you to someone much older than you without your consent' (SHDRP, 1998:49). One result of this system is that girls tend to be married off at a young age, while their 'price' is still high. Further, 'the tradition of paying brideprice is an incentive for men to abuse their wives if they feel they do not perform their tasks in accordance with the brideprice paid' (1998:50).

Relationships of power within marriage cause difficulties for many women in a variety of settings; as noted in Section 2, Figure 2, difficult household relations were the second most frequently cited feature of poverty, illbeing and deprivation noted by women during ranking exercises. The contradictions of being married were summarised by women from rural Tanzania and urban Sri Lanka:

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<sup>15</sup> Rajasthan, 910; Bihar, 911; Uttar Pradesh, 879.

The women of Mwang'anda said that 'being married is paramount for women's wellbeing.' Similar sentiments were expressed by women in other villages. However, this perception was qualified by some women, for example those from Businda, who expressed their concern about the behaviour of husbands, particularly drunkenness and promiscuity. Ideally, a husband should take care of the family, make money for it and behave responsibly.

SHDRP, 1998:27

When identifying criteria for well-being, women listed 'living without fear' in second place, 'living without being subservient to anyone' in ninth place and 'living without being beaten by husbands' in tenth place. Women said that they too are engaged in economic activities to bring an extra income into the family. Furthermore, they attend to cooking, washing and children's needs. But most of them are beaten by their husbands. The reason is that men either drink liquor or use heroin in the evenings; they waste money. The women's hope is that their daughters will be able to find husbands who do not use liquor or drugs.

IPID, 1998:19

Infidelity by husbands was mentioned in several of the African cases (Uganda, Madagascar, Tanzania, Sierra Leone and Zambia), and linked by some women to their fear of HIV/AIDS. There was little in any of these cases to suggest that men's dominance of decisionmaking in the household was in any way diminished by the phenomenon, also widely reported, of women becoming more actively engaged in waged work in addition to their unpaid domestic labour.<sup>16</sup> Women in Matongo village, Tanzania said 'because of culture a woman is regarded as a servant. As a servant you are not expected to make decisions on your own. Even if it leads to improvement in the standard of living you always have to consult your husband. If he agrees, you can start a business enterprise. If he disagrees, you are unable to start anything, even if you have capital' (SHDRP, 1998:34).

In such a context it is not difficult to see why female headed households can encounter difficulties, both in gaining a livelihood and in gaining social acceptance. In rural Malawi, where numbers of widows were said to have risen dramatically since the community first became aware of HIV/AIDS in 1995, 50% of households in the lowest category of wellbeing defined by men and women were female headed.

There are, however, several alternative perspectives concerning female headed households. One is put forward from work in rural Colombia, where men and women had very different perceptions of female headed households. Men automatically associated female headed households with poverty because of their lack of control over productive assets; women, meanwhile, ranked female-headed households according to different criteria. McGee

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<sup>16</sup> It should also be noted however that few of these studies asked direct questions relating to decisionmaking within the household, so unless it was mentioned in the course of discussions on other topics, the issue did not arise. The 'gender focus' of much of this work consisted at most of interviewing men and women separately and disaggregating qualitative data by gender, rather than facilitating local people to analyse contextual power relations.

interprets this by suggesting that ‘this difference might be because men view female headed households as lacking something vital, and their heads as ‘man poor’, whereas women see that female heads are spared some of the problems – alcohol, physical abuse – associated with male partners’ (1998:78). Apart from this difference of perception according to gender, there is also a broader question of differentiation between different kinds of female headed households. A widow in India, who has just sold most of her assets to pay for medical care and funeral costs, is in a different situation from a woman in Africa who has left an alcoholic husband who regularly beats her, and is constructing a livelihood for herself based on the many and varied social networks in which she is embedded. This kind of difference strengthens the broader argument for a contextualised, differentiated view of households.

Old age is highlighted in many reports as a source of particular vulnerability, as already illustrated by discussion of the status of widows. Work with older people in Ghana and South Africa strongly emphasises the important social and economic role which older people continue to play in households, regardless of the changes which advanced age bring. Despite these contributions, many older people are discriminated against within and outside the household. The South Africa study suggests that ‘evidence of abuse of older persons emerged in all sites...these abuses were physical, emotional, financial and psychological ... Police ... list the main problems of abuse affecting older persons as: victimisation of older persons by their immediate family members, including physical assault; taking the older persons’ pension by force; abandonment by family members. Some assault cases stem from family members wanting to evict the older person and place them in a residential home in order to occupy their house’ (Mohatle & Agyarko, 1999:34). Older people said they felt more vulnerable to violence on pension days than on any other day.

The material reviewed here suggests that different stages in people’s lives give rise to different kinds of household relations. These in turn are related to various kinds of vulnerability and sources of poverty and illbeing. Reaching an understanding of household relationships is therefore central to appreciating the dynamics of poverty in the eyes of the less well off. Equally important however is realising that, as Evans writes about sub-Saharan Africa, ‘households are often shifting, flexible structures in which the boundaries are difficult to discern. Micro-studies show a great diversity of family and household composition and social relations, mediated through marriage and kinship, creating a variety of conjugal and residential arrangements’ (1991:54). As the examples in this section have demonstrated, both looking within the household, and locating it within its social, economic and institutional contexts, are necessary to understand the dynamics and complexities of the experience of being poor.

## 5. Institutional contexts: relationships beyond the household

Despite the importance of the household, there are many other institutions which have an impact on the lives and livelihoods of the less well off. The material reviewed here focuses on:

- the networks and organisations in which households are embedded, often at the local level, which are clustered here under the heading 'community'
- the institutions of service provision and project intervention, and beyond them, politicians and the government.

Understanding what poorer people value about any of these institutions, or what the difficulties associated with them are, can give important clues to how appropriate solutions for the less well off can be structured. In the documents reviewed here, there was less emphasis on institutions than on livelihood issues. This section therefore provides an introduction to themes which are identified and discussed in far greater detail in the 'Consultations with the Poor' work. In this sense, it provides a useful introduction to that work, and should be approached as such, rather than as a systematic analysis of how the poor manage their institutional relationships.

### ***Community: social and institutional relationships at the local level***

The community – whether neighbourhood, *barrio*, sector, village or wider geographical network of kin or family – is the immediate social and institutional context for household relationships. It is composed both of the set of rules and norms which govern how individuals and groups interact, and the organisational structures which arise from those rules and norms. Fleming writes that 'the variety of community organisations and other networks represent other loci of co-operation, other units of consumption, production, accumulation and distribution, including the 'various forms of cooperation and collectivity in domestic work between households' (1991:38). Community provides the backdrop for livelihoods, and for many of the less well off provides a source of material and non-material support, as examples from Ghana, India and Mongolia illustrate.

In all sites, older people indicated that social networks, including kin, children and membership of social organisations are important livelihood sources. Older people depend on the economic activities they engage in and the support they get from family, kin or community organisations. What to an outsider – membership of social networks – appears to be a buffer for older people, is in fact a normal livelihood strategy.

Ahenkora, 1999:22

Our migrating to Delhi and getting jobs was a major way in which our families coped with the difficult time. Our mutual networking helped us to get jobs in Delhi. We support each other and also help each other to get jobs. If some of us are not able to find a job immediately we provide shelter and food and mutual support.

Women migrants, Delhi, cited in Mukherjee 1999:1

Herders are assembled in *khot ails*, groups of households with important labour-sharing and social functions... Households and *khot ails* in the same geographic area may share certain tasks and provide mutual assistance in many situations. Poor or vulnerable households are sometimes given additional support within *khot ails*, including a share of other households' dairy products and meals. One household reported that when they were unable to get in their hay before the snow, other *khot ail* members shared their hay supply.

Fernandez-Jimenez, 1995:10

Such networks, and the community organisations that arise from them, are structured in very different ways not only according to culture, but also to location. The SHDRP report notes for Tanzania that 'mutual support groups and extended family constitute important social networks among the communities in the study villages. They provide a dependable source of assistance and security for their members when livelihoods fail. While in the rural areas such networks are based on kinship, extended family and age, in the urban areas they are more diverse, and based on friendship, tribal allegiance and neighbourhood' (1998:59). Work in Jordan also noted different kinds of community structure in different neighbourhoods of Amman. One community, where residents originated from the same rural area, was conceptualised as having a 'village viewpoint', and when residents were asked to categorise their important relationships, they expressed them as concentric circles: the nuclear family, the family, the extended family, the tribe, the residents of the village of origin, and all others. A second community was composed of people from diverse rural areas and a population of refugees displaced by war; it was characterised as being 'fractured along the lines of the coping strategies adopted by various families; community solidarity is very weak' (Questscope, 1995:15).

An evaluation by villagers of a poverty and sustainable development project in Yilong, a poor county in Sichuan province, China, demonstrates the importance of community as one

scale at which the value of an intervention can be assessed. Villagers identified key 'result areas' where the project had an impact, and divided them into those areas concerning individual changes, household level changes and community level changes. Evaluation criteria were developed for each domain, and ranked and scored. The criteria chosen demonstrate not only the scales of the evaluation and what people valued about the programme, but the importance of intangibles to their evaluation.

Criteria for project evaluation by key result areas, in order of importance within each key result area.	
Individual	Encouraging people to be hardworking and thrifty Self-respect Children having more opportunities in the future Ability to help others Being relaxed and happy Being more clever Being good to parents and elders
Household	Develop production Good husband-wife relations Ability to cope with natural disasters Wealthy Able to resolve livelihood difficulties Living in comfort Good social relations
Community	Close social ties Happiness

UNDP Poverty and Sustainable Development Project, Yilong, China, cited in Sun & Zhang, 1999.

In explaining the importance of close social ties and happiness at the level of the community, and how the project improved them, villagers noted that 'in the past, villagers rarely got together, there were few chances to meet and chat. After the loans, everyone gets together at the Centre meetings, exchanges skills and money earning opportunities, and relations between people are closer than before ... When the sisters get together at the Centre meeting, there's a lot to say and laugh about – very happy' (Sun and Zhang, 1999:24).

Much of the work reviewed here points to the importance of community, however it is structured. Many reports however also highlight changes which have had a negative impact on the function and utility of communities, particularly as support mechanisms. Various reasons are put forward for these changes. Schusterman and Hardoy's experience working in a partnership between NGO and community, suggests that poverty itself is a central cause of change:

In many such settlements, there is little social capital at the community level; it has generally been eroded by the pressure of absolute poverty and the lack of adequate support. This has broken down trust and basic social networks. The reconstruction of social capital could take a very long time, even longer than NGO support staff will stay in communities, than aid agency officers will remain in office, or than development banks and governments will sustain their own policies. The rekindling and nurturing of the sense of community implies changes in personal and societal attitudes.

Schusterman and Hardoy, 1997:26

A similar phenomenon was noted by Welbourn in Sierra Leone, where relationships of community are based on the extended household:

Women in the poorest village ... described how life had now become harder for them since they no longer have time to laugh and joke ... Each wife must now cope for herself and cannot expect support from others. Even if her child is sick, she must take it and work in the fields as usual, otherwise her husband will beat her and refuse her food and will instruct his co-wives not to feed her ... In other villages women complained about their husbands and their problems and yet laughed about them; in the poorest village, the women have grown to feel very isolated.

Welbourn, 1991:5

Both examples suggest that poverty as a general phenomenon can erode community, in context-specific ways. Women in rural Sri Lanka however identified a more specific cause of what they perceived as a deterioration of community life. They valued 'living in unity' very highly as a criterion for wellbeing. They defined this as participation in common activities, avoiding conflict over minor matters, helping those living in great difficulty, the ability to borrow money from those who are relatively rich and to return that money on time, and participation in religious events. The women considered that the major, and growing, threat to 'living in unity' was the consumption of alcohol and drugs by men. They considered that the deterioration that they had already seen would continue into the future, with the overall result being that families would become increasingly isolated.

In peri-urban Bolivia, in a settlement largely composed of relatively recent rural-urban migrants, a sense of belonging to a community is still rare. A woman commented 'the neighbours are from everywhere. We don't know what kind of people they are, and if we can trust in them' (Barahona & Blackburn, 1998:12). The social dislocation that migration can bring about is mentioned in other contexts, and is seen to be contributing to a general feeling of insecurity amongst members of the community.

Even in places where communities continue to function in a way which supports the livelihoods of their poorer members, it is important to observe that the very poorest are often those who are excluded because of difference, principally ethnicity or class, but also

marital or health status.<sup>17</sup> It is these people who are often rendered invisible when planning or implementing policy designed to support the less well off.

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<sup>17</sup> Examples already noted are the Batwa in Uganda, AIDS widows in Tanzania, and lower castes in India

### ***Provision of basic services***

A very common feature of poor people's analyses of their situation is an absence of basic infrastructure and services to support their livelihoods. Villagers in rural Malawi summarised a theme which emerges often when 'they expressed their expectations that the government provide at least the basics' (Mueller Glodde *et al*, 1998:18). Governments as service providers are widely seen by poor people to have failed in their provision of these 'basics', which are most frequently understood as water, roads, education and health services.<sup>18</sup> An absence of one or more of these in some form in almost all studies. Beyond this, two other major themes emerge:

- absence of infrastructure and services, although it affects richer and poorer, has a particularly strong impact on the livelihoods of the poor
- it is often difficult for the poor to gain access to the infrastructure and services that do exist.

### ***Water***

Inadequate and insecure access to clean water emerged as particularly important in urban settings, and was often discussed in relation to connected issues, such as sanitation, health and flooding. Work with urban slum dwellers in Bangladesh illustrates the impact of water shortage on women's livelihoods, while an example from Madagascar relates questions of access to water and sanitation to a feeling of resignation and powerlessness.

There is one drinking water tap on the road in Mahuttali Basti, built during the British empire. Water comes out slowly from it – 1 brass pot takes 40 minutes. When women were asked why they had identified water as the most serious problem, they replied that without water no work can be done. Cooking, eating, bathing, cleaning the house, washing the clothes – nothing is possible without water. Due to the water problem, they said, work comes to a standstill.

Mukherjee, 1997:1

Access to water is limited in the neighbourhood. The 5 public water taps available provide almost all the drinking water that the majority of the 8,000 inhabitants consume. Sector 4, the poorest of all, has no water. The lack of garbage facilities means that garbage is thrown anywhere, often washed or dumped into the canals, resulting in further clogging and a proliferation of flies and rats. Recently local authorities have encouraged inhabitants to dig holes to throw their garbage in, but 'why bother?' asks Rakotobe, 'because with flooding, water gets into the holes and garbage overflows.'

CARE 1999:4

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<sup>18</sup> Two of the African documents also discussed agricultural extension, and credit provision was discussed in China and Bangladesh

Schusterman and Hardoy's (1997) account of work in a *barrio* in urban Argentina illustrates some of the institutional difficulties of lack of service provision to the poor. The strategy of their intervention was to promote an integrated and long-term approach to service improvement, and to involve stakeholders in the initiatives undertaken. The first strategy stemmed from the acknowledgement that the *barrio* dwellers had multiple and diverse needs and problems, and that 'virtually all are rooted in a common cause: poverty' (1997:4). Regarding the provision of water, official statistics for water supply were found to represent only part of the truth. According to the population census of 1990, 55% of settlers were using a pipeline extended from a nearby cold storage factory and 39% had connected their houses to this pipeline. Work with *barrio* residents however showed that although these pipelines existed, the factory only provided water for a couple of hours every day and during the summer the water pressure dropped so far as to make even this supply negligible. One of the major barriers to working with *barrio* residents to improve this and other situations was lack of trust between government and community based organisations. There was also a sense of apathy and suspicion amongst local people who 'had a long and painful experience of being manipulated by politicians; to gain their support, but in exchange for promises that were often unfulfilled' (1997:16). One result of this lack of trust was a sense of powerlessness at the level of the community. Reflecting on the experience, Schusterman and Hardoy write that 'looking back on our work of ten years in Barrio San Jorge, we realise that our main challenge has been to support the rekindling of community action and organisation and, in so doing, to support the reconstruction of social capital based on the promotion of solidarity and reciprocity between neighbours' (1997:21).

A summary of the problems associated with rural water supply in Tanzania raises some similar issues:

In all the study villages the water supply was found to be generally inadequate. The availability of water fluctuates with the seasons, being more plentiful during the wet season. The few mains sources of water are distant from most households. Poor households tend to resort to natural sources such as rivers, ponds and springs. Many of these are unsafe, infecting their users with water-borne parasites and diseases such as hookworm and diarrhoea. These diseases exert a heavy toll on poor people, preventing them from working productively. Scarcity of water also adds to the workload of women and girls, who must fetch water for the family. They spend many hours doing so, often walking long distances in search of water. This not only reduces the time they have available for other more productive activities, but also has an adverse effect on their health. Some villages have recently started water users' groups, which dig wells for the use of their members. However, one has to pay a membership fee to join such a group. The poor, who cannot afford the fee, are automatically excluded.

SHDRP, 1998:96

These two examples together illustrate both the linkages between tangible and intangible aspects of something as apparently straightforward as water supply, and the complexity of institutional issues which surround the question of the poor gaining access to this basic service.

## **Roads**

The issue of roads illustrates particularly clearly how an absence of infrastructure affects the livelihoods of the poor. In all the studies of rural areas, lack of roads and cheap, adequate transport was noted as a factor which impoverishes whole villages. Within villages, this isolation has the greatest impact on the poor, whose mobility is often already restricted. The old and those in poor health cannot gain access to markets for their goods or to financial institutions, and are thus excluded from the economy (Ahenkora, 1999). General lack of access to markets raises prices in the village economy, which hits the poor hardest (SHDRP, 1998). Lack of physical access to health services is worst during the wet season, which is also when incidence of diseases is highest (CARE Lilongwe, 1998). When these factors are considered together, according to villagers in Tanzania, services which are widely known to exist do not actually, effectively exist for the poor because of inadequate roads.

Access to transport is a related issue. While the non-ownership of any means of transport appeared in several classifications of ill-being,<sup>19</sup> particular groups of people also raise the issue of the high cost of public transport. Women migrants in India, who have left their families in rural areas to search for the relatively abundant work in the city, relate the difficulties which have resulted from a change in transport policy which has raised the price of rail fares:

'We like to visit our family but the train fare has gone up so much that we cannot afford to visit them ... There has been a recent reduction in the number of unreserved train compartments. No way that we can afford the high price of ticket. This is a serious problem: we might receive some communication that someone in the family is serious or there can be an emergency for which we need to visit home. We have coped with the high price of railway ticket by reducing our travel. Some go once in a year while others go once in two. In the absence of communication, often we feel sad and worried about our family members.'

Mukherjee, 1999:10

Other parts of the same report emphasise the importance played by migration remittances in maintaining the livelihoods of those left behind in rural areas, and the importance of the social networks within which migration takes place. The example shows how a policy change, which reduces the access to the poor to a public service, can also undermine the social capital which is vital to maintaining their livelihoods. Women were clear about where the responsibility for solving this issue, and others of relevance to their livelihoods, lies: 'The Government must consider the problems of migrant women from poor families, especially train fares ... We are prepared to work hard, but the Government can take measures to reduce the rent, make water available and provide us with security regarding our stay in the slums' (1999:14).

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<sup>19</sup> The converse is also true: ownership of any means of transport is often an indicator of wealth, and in several cases bicycles were cherished assets

### ***Education***

Lack of educational services were noted in many studies, and existing services were often criticised. The issue of education takes on particular importance in the sense that it is often highly valued by the less well off as a potential route to a better situation; a Mongolian herder commented 'education is the petrol of life' (Ebdon, 1995:12). The inadequacy of existing educational services and the problems in accessing them (including the reasons why poorer children are often forced to drop out of school) were raised in many contexts, and a range of educational policy settings, as examples from Jordan, Malawi and India illustrate.

Education is highly valued and most children regularly attend the government schools. Although tuition is free, the typical family with seven children must buy uniforms, books and supplies – so educating children is a major financial stress. Transportation to and from school is another difficulty mentioned, in particular by girls and their parents

Questscope, 1995:21

The group of youths started by discussing some of the reasons for dropping out of school, and why the level of education in their area is generally very poor. Firstly, there are those reasons that are internal to the education system: inadequate learning materials and supplies; cruel teachers; teachers putting too many demands on children; not enough classroom blocks; dilapidated schools; teachers selling books and other supplies; and long distances to school. Secondly, there are those reasons that are external to the education system: parents discouraging children; no jobs to go to once schooling is completed; poorer parents who cannot afford to buy school items for children; hunger; diseases and illness; orphanhood; lack of adequate clothing; drug and alcohol abuse; girls getting pregnant; and early marriages.

CARE Lilongwe, 1998:79

Though there are schools in most villages, many children do not go to school. As a Moslem girl of Kunja village told us 'how I wish I could go to school! Though I have eyes, I am totally blind to the world.'

Mukherjee, 1997:8

The two cases from rural Malawi (Mueller Glodde *et al*, 1998; CARE Lilongwe, 1998) illustrate that the problems of education are not solved purely by policy changes. In the first study, villagers expressed their appreciation of a new national policy of free primary education, and suggested that it was an important component in decreasing poverty through providing children with skills whilst reducing the financial burden of education on parents. Both studies however, also detailed the pressure placed on existing teachers and equipment by increasing numbers of pupils, and suggested that government action might be necessary for the policy change to achieve real benefits.

## **Health**

Discussion of health services pointed to a similar range of issues. Services available to the poor range from the informal to the formal, from the affordable to the non-affordable, and from the local to the distant. An evaluation by a group of older and younger people in rural Ghana of the health services to which they have access illustrates what is valuable about certain services, and why some are inaccessible to the poor.

<b>Type of service</b>	<b>Advantages</b>	<b>Disadvantages</b>
<b>Hospital</b>	Diagnosis and treatment properly done	Costly Long delays Staff unfriendly Drugs unavailable
<b>Drug store</b>	Very convenient Low cost Less time spent Easily available	Haphazard treatment and more complications
<b>Drug peddler</b>	Low cost Easily available Convenient	Usually ineffective Limited range of drugs
<b>Spiritualist</b>	Usually accessible User friendly Convenient	Fees may be very high Mystic

Mixed group of younger and older people evaluate available health services, rural Ghana.  
Source: Ahenkora, 1998

Older people further suggested that the high cost of hospital care is not only due to the cost of drugs, but the cost of the transport which is necessary to get treatment. Although some cost exemption for older people exists in Ghana, the study found that 'few older people seemed to be meaningfully aware of the existence of the fee exemption provisions, implying that health management teams need to improve the coverage in their information, education and communication campaigns' (1999:63).

A similar exercise in rural Uttar Pradesh, India, reflects a different perspective. The prohibitively high cost of hospital health services was a cause of some resentment, and local allopathic medical practitioners were felt to give adequate treatment for minor ailments and injuries. However, the evaluation of health services turned into a discussion about the predominance of curative health services when preventative health services might be more appropriate (Mukherjee, 1997:4).

Rural residents in Tanzania and Malawi comment on changes in the funding and structure of health services. Villagers from M'bang'ombe, Malawi built themselves a clinic in 1990 as part of a self-help project: eight years later they observed that it was understaffed, suffers from a shortage of drugs, and can only offer a service for small children. A neighbouring private clinic, funded by the Catholic Mission, is seen as being well supplied with drugs and offering a full range of services – to those who can afford them. Faced with these two

choices, 'local people either stay at home until they are better, or use traditional medicine found in the forest' (CARE Lilongwe, 1998:7). Such an example indicates that a short intervention in support of 'self-help' may not be adequate to ensure a functioning health service which meets local needs.

In rural Tanzania (SHDRP, 1998) villagers noted changes brought about by structural adjustment and the resulting introduction of cost-sharing in health service provision. 50% of respondents who were classified as having 'a very poor life' and 69% of those with 'a poor life' saw that the availability of drugs in government health facilities had worsened since structural adjustment. They followed this analysis up with examples of having to pay bribes to obtain treatment, incidents of hospital workers selling drugs for personal profit, and bad treatment at government dispensaries. The alternatives to government health services are traditional healers, who are favoured in many circumstances because 'there are no circumstances in which traditional healers fail to treat their clients because they are unable to pay fees' (1998:56). Traditional birth attendants are also highly praised and appreciated by local people.

An example from urban Madagascar summarises clearly the issues raised in other countries: lack of services, cost barriers, difficulties with staff and lack of information about rights.

There are no medical centres in Antohomadinika South. Some people resort to self-medication or traditional healing methods. Others use the four surrounding health centres. These centres lack equipment, drugs and motivated staff. In addition, the population is sometimes unaware of their rights to use health care facilities, and cannot afford or are afraid to take time off work. Even more of a barrier is the high cost implied by user fees for health services and medicines.

CARE, 1999:8

### ***Evaluating institutions***

In the documents reviewed, information about which aspects of different institutions people value or dislike was mostly contained in accounts of broad discussions, rather than in systematic ranking exercises which generate criteria for evaluation. Readings of these discussions produced Figure 6, the aggregated result of 19 discussions to evaluate institutions, in 15 countries.<sup>20</sup> The criteria which have been recorded from these discussions reflect some of the ways poor people evaluate a range of institutions external to the community, from NGOs to government. Because of the wide range of institutional types, the aggregated criteria can only be used as illustrative of the kinds of factors poor people value, or criticise, about the institutions they interact with.

Institutions were criticised on the grounds of negative criteria, and valued on the grounds of positive criteria. The positive and negative can be seen as pairs: one institution may be

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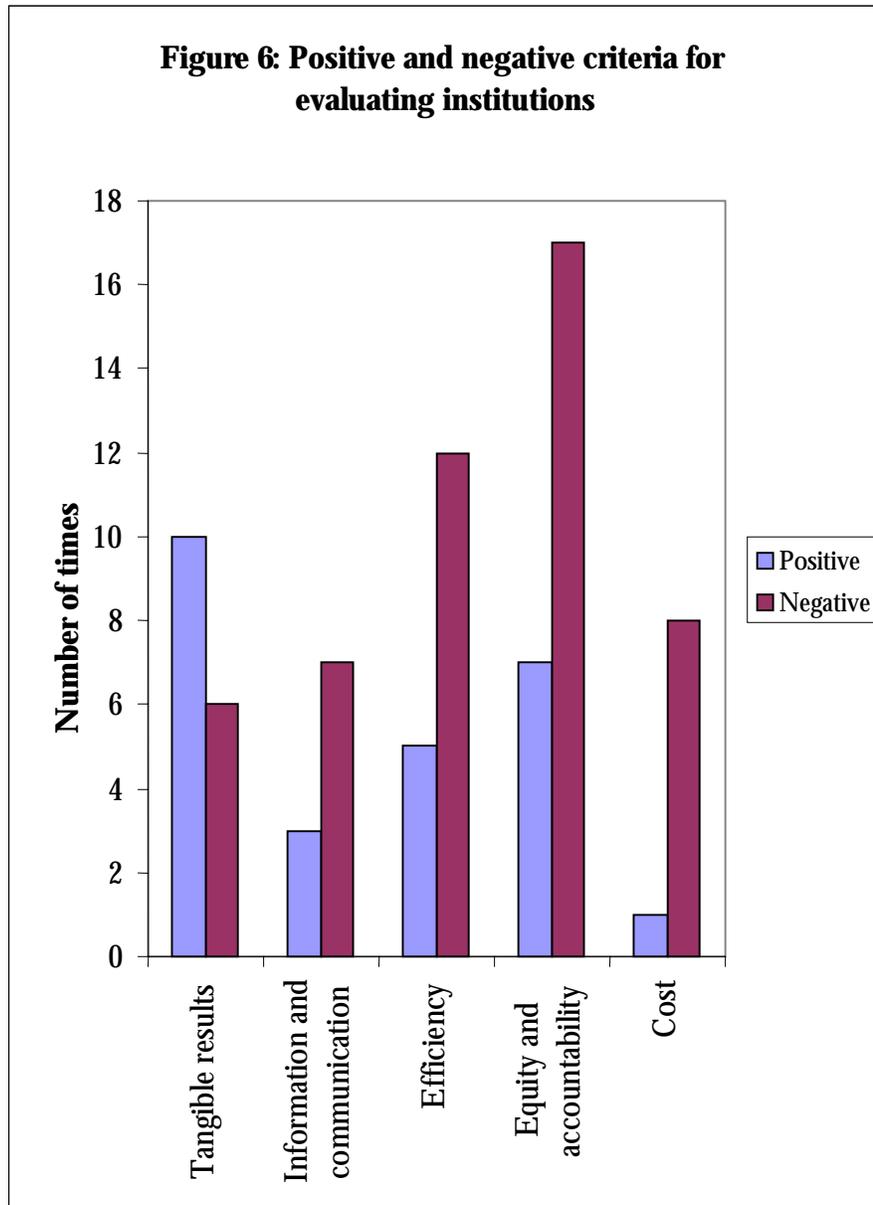
<sup>20</sup> Argentina, Bangladesh, Bolivia, China, Egypt, Ghana, India, Jordan, Madagascar, Malawi, Nicaragua, South Africa, Tanzania, Uganda, Zambia. The same reservations that were expressed in Section 2 with regard to the aggregation of this kind of data, apply here

valued for open, friendly treatment of people, whilst another may be criticised for discrimination on the grounds of age or gender. In Figure 6, positive and negative criteria have been clustered into five key themes: tangible results, information and communication, efficiency, equity and accountability, and cost.

The most frequently mentioned positive criterion was the production of tangible, concrete results, ranging from functioning clinics with drugs and staff to a credit programme which was seen to have been crucial in raising local school attendance levels. The Barrio San Jorge case study provides a detailed example of the importance of tangible results: 'By late 1989, the inhabitants of Barrio San Jorge had a diverse range of initiatives in which they could become involved. But their participation was subject to their own estimation as to the benefits they could obtain by participating ... This was the case with the initiative to improve the streets. When a truck brought materials to build pavements, neighbours organised themselves quickly and worked to improve their street; however, when they were invited to meetings to plan the activity, only a few people helped' (Schusterman & Hardoy, 1997:15).

The frequency of the positive evaluations of institutions producing tangible results and the relative infrequency of negative comments, suggest that the institutions evaluated are achieving better results in terms of what they provide than they are in the way they provide it. The remaining criteria all refer in one way or another to the way that institutions function, rather than what they produce. Once again, the less tangible elements are shown to be important to the less well off.

Information and communication are central to how institutions work, and several discussions centred around barriers in these areas. In urban Bolivia, migrants from rural areas who have work in the construction sector discussed the construction workers syndicate: 'We distrust the syndicate leaders because they have their arrangements with the bosses ... As we are from the fields, and sometimes we can't talk Spanish, they easily take advantage of us' (Barahona & Blackburn, 1998:24). The language barrier in Bolivia is mirrored by a literacy barrier in Ghana: 'In Tumu ... bank staff acknowledge the vast number of illiterate older farmers who are either not aware of the agriculture input marketing credit system, or do not have assistance with farming activities and hence would not qualify for the loan' (Ahenkora, 1999:46). A more general absence of information in Tanzania has implications for the success of decentralised local government: 'Local people are unclear about the roles and responsibilities of local government and its relations to central government. This information gap translates into resistance to paying taxes and non-participation in local government self-help projects ... In Kahama some villagers were unaware of the existence of district council budgets and of their legal requirement to contribute to them. This ignorance may also result in unrealistic demands being placed on government services – demands that are out of all proportion to the council's ability to deliver' (SHDRP, 1998:152).



The issue of inefficiency was most frequently expressed in terms of excessive bureaucracy and lack of public funds as barriers to institutions functioning as they should. Two examples from Central America – urban Guyana and rural Nicaragua – identify the problem in different institutions:

Ina and her three children were forcibly evicted from their previous property and allocated a government flat [in a low income ward of Georgetown] ... it first flooded in 1988 but now floods every time it rains heavily ... In attempting to manage flooding, Ina first sought assistance from the State landlord in 1990. Because of a 'scarcity of capital', assistance was not available and Ina was warned against making alterations without permission from the State landlord. Ina subsequently tried to organise community action to clean drains but found no serious commitment or interest amongst her neighbours, most of whom also frequently experienced flooding. Finally she acted on her own behalf, against formal tenancy regulations, by using concrete to raise the ground floor inside her house.

Pelling 1997:5

Men prioritised the problem of lack of financial support for agriculture. They said credit is not available to them because of legal and bureaucratic problems. Although they have a formally constituted agricultural co-operative, they cannot obtain credit unless the co-operative has developed agricultural projects, but they have no technical assistance to develop such projects. They are not sure if the legal work to register the co-operative has been completed; thus, access to credit is not possible.

Perez, 1998

In both cases, perceived inefficiency because of bureaucracy is one component of a series of linked events and perceptions, which prevent poorer people gaining access to support. Such narratives were particularly frequent in the work from Central and Latin America, one of the few regional distinctions that emerged clearly from this collection of work.

Issues of equity and accountability were the most frequently mentioned across the range of settings, and encompass many institutional behaviour patterns, from corruption to going back on promises, arbitrariness, contradictions and lack of consultation. An account from rural China illustrates both the negative and the positive sides of perceptions of institutional accountability.

After a decree from the Guizhou Provincial Government, Caohai Lake was restored in 1982, with the aim of conserving the wetland ecosystem and rare birds. Local people say they were never notified nor consulted about the proposed restoration. ‘There was a very big rain and our crops were flooded. But the water never receded. It was only later that we learned that the government had built a new dam so that the water would flood our crops.’ ‘We were angry, but this is what the government did. You can’t stop the government from doing what it wants to do.’ ‘They are the government: how could we protest?’

Villagers say that the nature reserve does things without consulting local people. Whether it is the removal of fishing nets, the burning of those nets, the destruction of fishing huts or the confiscation of fish from the market, villagers complain that they are not properly forewarned. ‘No-one told us!’ is a common refrain. After a long period of lackadaisical enforcement of reserve regulations, the nature reserve will suddenly and swiftly begin to enforce the law ... ‘The reserve comes and tries to take our fishing nets. They should tell us why they are doing this. We may lack education but we can understand things.’

In 1994, a poverty alleviation programme was initiated, aiming to support households in switching to non resource-based production, in order to reduce the contradiction between livelihoods and conservation by providing credit and community development support.

The degree to which local people have been able to participate in decision-making about, and implementation of, the rural development programme plays a central role in determining whether or not it is successful in reducing the conflicts. In some villages the small grants and micro-credit programmes have successfully transformed relations between reserve and farmers while in other villages these programmes have only reinforced farmers’ prejudices against the reserve. Essentially, it seems to be that the more participatory the process, the more receptive local people are to the programme.

Caohai Reserve, International Crane Foundation & Environmental Protection Bureau of Guizhou Rural Development Programme, cited in Herrold, 1999; Sun & Zhang, 1999

The lack of accountability of politicians and political representatives was expressed in a wide range of settings, summarised by rural men from Zambia: ‘Political leaders are perceived as being insensitive to the plight of the people they represent. Many said ‘these are people we see only when it is time for an election – after that they disappear until they need us to vote for them again’ (Chipimo-Mbizule, 1997:15). Corruption is mentioned in the police (Bolivia, Jamaica, Zambia), in State grain marketing and rationing institutions (Malawi, India) and in credit programmes (China, Bangladesh).

The issue of cost emerged in relation to credit programmes and health and education services. In a participatory evaluation of a pro-poor credit and savings programme in Bangladesh, a major barrier to entry for less well off individuals and households is the necessity of making an initial deposit to ensure credit provision. For those that do overcome this barrier, the most frequent reason for poorer people dropping out of the programme is the inability to make regular deposits, largely because of the seasonal nature of much of their work (Rahman *et al*, 1998). An alternative to this experience is demonstrated by another example from rural China, which shows that viable solutions to the kind of problem experienced in the Bangladesh case may lie in a combination of problem identification and flexibility. Successfully identifying responsibility for different kinds of action can produce a positive outcome.

Huayan, a village of Meo nationality in southwest China, had a chronic food insecurity problem for many years. Huayan residents were unable to borrow grain from neighbouring villages unless the name of the whole village was used as a collective guarantee.

Previous poverty alleviation projects in the area had focussed on micro-credit for small enterprise, but these had not been successful, partly because trade in the area was poorly developed, and partly because commerce was seen as a disgraceful activity by several resident ethnic minority groups.

An Oxfam project decided to try and adapt its intervention to local tradition and culture. A loan was made to the whole village of Huayan, in keeping with villagers' previous experience of guaranteeing credit at the level of the community. The villagers were left to distribute the loan according to their own priorities, and repayment was set at an interest rate of 5%.

An elected village committee decided to make different types of loan – for fertilizer and veterinary medicines – and attributed to each a different rate of interest and time limit for repayment, according in part to seasonality. Initially, there were no loans for food grain, but this decision was changed and it decided to make special low-interest loans in cases of acute necessity, so that the poorest would not be forced to return to the previous methods of trying to borrow grain elsewhere.

Two productive investments at the level of the village – in a sandstone crusher, and a shop – generated profits beyond those necessary to repay the interest on the loan. These profits were invested in a basketball court. This proved to be of great significance for villagers: it was a place for schoolchildren to play, for village activities, and a site where they could dance a traditional Meo dance.

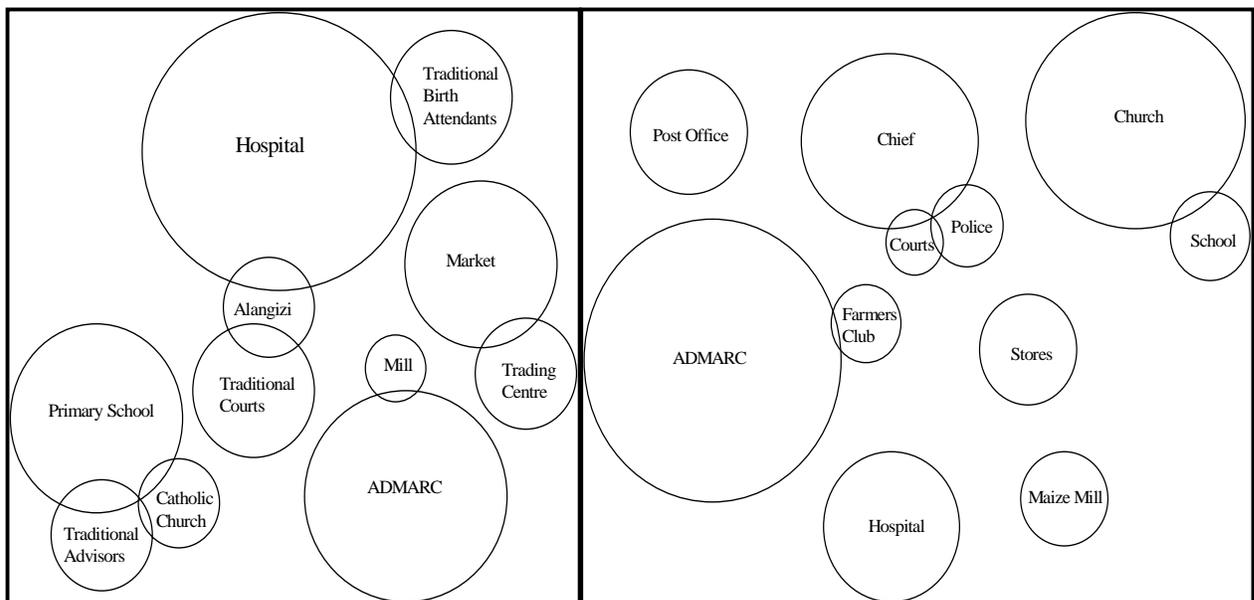
Oxfam Hong Kong, cited in Sun & Zhang, 1999:20

As noted in Section 2, men and women in rural and urban settings prioritise different problems and identify different aspects of what makes up a good or a bad life. This implies that they may also place different values on the institutions with which they interact. The work reviewed here contained very little analysis by gender of how people view or interact with institutions. A rare example is shown below, from rural Malawi, where women and men were asked to identify institutions of importance to them, and illustrate the links between them (CARE Lilongwe, 1998:39).

**Figure 7: Institutional Venn diagrams, Khongoni men and women, Malawi**

Venn diagram by Khongoni men

Venn diagram by Khongoni women



There are two notable lines of difference between men’s and women’s perceptions in this example. Firstly, the contrast in the relative importance of, for example, ADMARC,<sup>21</sup> the hospital and the school for men and women reflect their different spheres of household responsibility and concern: men are generally responsible for managing agricultural inputs, while women are far more likely to take responsibility for the health of their families and the education of their children. Second, women identify far more informal, local, intrahousehold institutions as having importance to them, from *alangizi* (traditional advisors) to markets and traditional courts. Men on the other hand identify formally constituted, external institutions, with the exception of the Chief and possibly the Farmers’ Club. This suggests very differentiated institutional domains for men and women, and different types of institutional relationships. Understanding these domains more clearly would locate the actions of individuals and households in the social and institutional networks that not only surround them, but are crucial to mediating livelihood outcomes.

<sup>21</sup> ADMARC is the Agricultural and Development Marketing Company, a parastatal

Although only a single example, the relative importance of different institutions to Khongoni men and women is enough to suggest that factors of difference need to be taken into account when evaluating institutions. Most of the discussions of institutions which generated Figure 6 were not disaggregated for gender, but those that were suggest that the differences are important, and that women and men value and criticise different aspects of the institutions with which they interact. Men placed far more emphasis on lack of accountability as a negative criterion, whilst women valued efficiency as a positive criterion more than men.

Disaggregating the available data by location (rural-urban) also suggests that differences in perception of institutions are important. In this case, the differences do not appear to be as much related to *how* institutions are valued, as to *which* institutions are valued. The latter related principally to the relevance to people's livelihoods of the service or product which the institution provides, while the former is related to the way the institution behaves.

The tension between what an institution does and how it does it, emerges repeatedly from local peoples' analysis of institutions, and from evaluating data which is disaggregated along lines of difference. Thus the broad lesson which can be drawn from this section is that maintaining a critical awareness of this tension, and its implications, is central to planning appropriate solutions with the poor.

## 6. Conclusions: searching for the way forward

Poverty has always been with us in our communities. It was there in the past, long before Europeans came, and it affected many – perhaps all of us. But it was a different type of poverty. People were not helpless. They acted together and never allowed it to ‘squeeze’ any member of the community ... But now things have changed. Each person is on their own. A few people who have acquired material wealth are very scared of sliding back into poverty. They do not want to look like us ... we are left to fight this poverty ourselves. And yet we only understand a little of it. It is only its effects that we can see. The causes we cannot grasp. The forces of poverty and impoverishment are so powerful today. They can only be managed by Governments, or the big churches. So now we feel somewhat hopeless: it is this feeling of helplessness that is so painful, more painful than poverty itself.

Old woman, Kibaale, Uganda, cited in CDRN 1996:1

An old woman’s reflections on the changing nature of poverty highlight four conclusions which can be drawn from the content of the work reviewed here:

- The relationship between the tangible and intangible elements of the experience of poverty and illbeing is critical to how poor people understand their lives. Tangible and intangible factors are linked in causal chains of events and experiences, which result in impoverishment and illbeing
- Intangible elements of illbeing – such as the isolation, disempowerment, helplessness and hopelessness referred to by this Ugandan woman – diminish the agency of the poor to improve their own situation
- The role of community and inter-household social and economic relations are central to the way poor people conceptualise, understand and discuss poverty and illbeing
- The less well off often describe the lack of control they feel over their lives and livelihoods. This limits their choices and reduces their opportunities for action.

This report, reflecting the emphasis of the work on which it is based, largely contains micro level analyses of poverty and illbeing. The broader conclusions that emerge from this are related to methodology and the way that information is generated and used:

- There is little here that is new information. The availability of, and means of access to, basic livelihood resources (tangible and intangible) remains critical to the experience of poverty and illbeing. The cumulative message of the work suggests not a new finding, but a change in emphasis. Certain phenomena (linkages and chains of cause and effect, and factors of difference in determining access to resources) and domains of activity (power relations within the household, and the social networks in which households are located) are mentioned repeatedly by the less well off in their analysis of their situation. They need to be more clearly and adequately addressed in processes of policy formulation.

- The information reviewed here represents a tiny proportion of the existing material of this type. Such information is usually marginalised in planning top-down poverty alleviation strategies. Great progress has been made in recent years in considering how best to integrate qualitative and quantitative national poverty data in ways that effectively link the national and the local, but this does not often enough include making full use of the micro level information which already exists.
- There is a need to strengthen mechanisms for integrating data generated at the level of a small number of communities into ongoing policy processes at different scales. Further, the methods used to produce this kind of data need to be critically evaluated, developed and improved in a context of interdisciplinarity and improved communication between professionals of different disciplines.

It sometimes seems that our enthusiasm to search for the new, to reach a different conclusion or find a fresh theory, is a way of distancing ourselves from the everyday realities of poverty and illbeing. A great deal of what the material reviewed in this report tells us is that what we have to learn is how to ask, to listen and then to act according to what we have heard.

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