The world looks different when viewed through the eyes of a poor person. In preparation for the World Development Report 2000/2001: Attacking Poverty, the World Bank conducted a research study that brought together the experiences of over 60,000 poor women and men from 60 countries around the world. Using open-ended qualitative and participatory research techniques, the Voices of the Poor study aimed to understand poverty from the perspective of poor people and to illuminate the human experience behind the poverty statistics.

The study establishes, first, that poverty is multidimensional and has important non-economic dimensions; second, that poverty is always specific to a location and a social group, and awareness of these specifics is essential to the design of policies and programs intended to attack poverty; and third, that despite differences in the way poverty is experienced by different groups and in different places, there are striking commonalities in the experience of poverty in very different countries, from Russia to Brazil, Nigeria to Indonesia. Poor people's lives are characterized by powerlessness and voicelessness, which limit their choices and define the quality of their interactions with employers, markets, the state, and even nongovernmental organizations (NGOs). Institutions both formal and informal mediate and limit poor people's access to opportunities.

These findings challenge all those committed to working for poverty reduction.
The realities of poor people's lives must inform policymaking at macro as well as micro levels.

Multidimensional nature of poverty

When poor people speak about well-being, they speak about the material, social, physical, psychological, and spiritual dimensions, in addition to security and the freedom of choice and action. In Ethiopia, an older woman said, "a better life for me is to be healthy and peaceful and to live in love without hunger." In Russia, "well-being is life free from daily worries about lack of money." A Brazilian said well-being is achieved "when there is cohesion, no quarrels, no hard feelings, happiness, peace with life." In Thailand, well-being was simply defined as "happiness: it is found in peace and harmony in the mind and in the community."

Conversely, poverty and ill-being are the lack of material well-being, insecurity, social isolation, psychological distress, and lack of freedom of choice and action. Not having enough to eat or possessing any assets to cope with shocks were mentioned over and over again. A poor woman in Egypt said, "a poor person is a person who does not own anything that provides him with a permanent source of living. If he has a permanent source of income, he will not ask for other people's assistance." With few exceptions, poor people reported that insecurity and unpredictability of life have increased in the past few years. In Russia, a poor man said, "every day I am afraid of the next." A poor woman in a favela (slum) in Brazil said, "there is no control over anything, at any hour a gun could go off, especially at night." Poor people also stated that, unlike the rich, they did not have the luxury of long-term planning horizons. As a poor woman in Bulgaria put it, "to be poor means to live from day to day, you have no money, no hope." The new poor in the former Soviet Union countries, who had no previous experience with poverty, often expressed shame, anger, and hopelessness in discussing their present conditions.

Poverty is specific to place and social group

Even within communities, poor people's priorities and experiences can be different, depending on their gender, age, marital status, and ethnicity. The plight of widows emerged as distinct from that of other social groups, particularly in Africa and Asia. Irrespective of the number of years of marriage, widows often found themselves thrown out of households and destitute overnight. The experience of one middle-aged woman speaks for widows in other parts of Africa and Asia: "when my husband died, my in-laws told me to get out. So I came to town and slept on the pavement." In Latin America, indigenous groups and those of African descent spoke about discrimination, whether in trying to get loans or buying food in the local markets or in their interactions with their children's schools.

Powerlessness and voicelessness

The defining experiences of poor people involve highly limited choices and an inability to make themselves heard or to influence or control what happens to them. Powerlessness results from multiple, interlocking disadvantages, which, in combination, make it extremely difficult for poor people to escape poverty (see figure on page 20). By and large, poor people say that insecurity of life has increased and they have not been able to take advantage of new opportunities because of corruption and a lack of connections, assets, finance, information, and skills.

Many poor people define poverty as the inability to exercise control over their lives. Old men in Nigeria say, "if you want to do something and have no power to do it, it is taluchi/poverty." Limited resources force poor people to think in terms of very short time horizons. "You can't think of the future because you can only see how to survive in the present," says a group of young adults in Ecuador. Poor people are often forced to make agonizing choices: feed the family or send children to school; buy medicine for a sick family member or feed the rest of the family; take a dangerous job or starve. In Brazil, drawing the connection between power, control, and well-being, a poor woman says, "the rich man is the one who says I am going to do it, and does it." The poor, in contrast, cannot fulfill their wishes or develop their capacities.

Low self-confidence both results from poverty and increases powerlessness and isolation from opportunity. A group of young men in Bower Bank, Jamaica, rank low self-confidence as the second biggest impact of poverty. "Poverty makes us not believe in ourselves; we hardly leave the community. Not only are we not educated but we don't have a street-wise education."

Quality of interactions with institutions

Poor people's powerlessness and voicelessness are most clearly evident in the quality of their interactions with the formal and informal institutions on which they depend for their survival. Institutions mediate their access to resources and opportunities. But the individuals with whom they must interact in the private sector, state, and, to a much lesser extent, civil society are often exclusionary, rude, and uncaring, as well as corrupt and exploitative. Poor people end up depending on their own informal networks of kin and friends for survival and solace.

Most poor people, particularly women, survive in the informal sector through a patchwork of low-paying, temporary, seasonal, and, often, backbreaking jobs with little security and no guarantee of payment. Whether in Russia or Bolivia or India, poor people say that they often do not get paid when they complete a job and have no recourse to justice. In Russia, a man cries that he has been paid in mayonnaise and vodka when what he needs is cash to buy medicines for his sick daughter. In Malawi, poor fishermen tell of their powerlessness to negotiate a reasonable wage with boat owners: "The problem is that these boat owners know that we are starving, and so we would accept any little wages they would offer to us because they know we are very desperate...we want to save our children from dying."
In many countries, although more poor women are working outside the home to boost household incomes with their earnings, they are not necessarily experiencing greater autonomy, empowerment, or involvement in decision-making in households or communities. Where changes have occurred, for example in communities in Bangladesh and Brazil, civil society groups have played important roles, providing resources, skills training, and counseling to women and women's solidarity groups. Nonetheless, the asymmetry of power within the household remains deeply entrenched, as indicated by widespread violence against women. Physical violence against women was reported in 93 percent of the communities visited. Domestic violence was reported in every community in Eastern Europe and Central Asia where the issue was discussed. In the words of a poor woman in Bulgaria, “women must take care of everything and to top it all off, get beaten up every night if he comes home drunk.”

“A person doesn’t have the strength or power to change anything, but if the overall system changed, things would be better.” —a poor man in Sarajevo, Bosnia and Herzegovina

Poor people are not the problem. Nor is the culture of poverty. Poor people work hard, are remarkably resourceful, and show grit and determination in providing for their families. All those committed to poverty reduction must ask themselves three questions: How can we build on what already works, design institutions, and change institutional character so that they support poor people’s own initiatives to lift themselves out of poverty? How can poor people’s con-
nectivity with institutions be increased so that they are heard and represented in programs and policymaking at the local, national, and global levels? How can the knowledge, resources, and power at the local, national, and global levels be used to support poor people's own efforts?

**Changing mindsets.** The mindset of professional and technical experts must change. Instead of assuming they know what's best, they must strive to understand poor people's realities. They must be willing to listen; to understand poor people's knowledge, priorities, and actions; and then to use their technical knowledge to respond to poor people's concerns, whether at the local, national, or global levels. They must routinely ask what is happening within households and communities, so that macro and micro policy interventions designed to support women, men, or children have the desired impact. Participation in policy decisionmaking must be broad based.

**Investing in poor people's assets.** Poor people need assets to reduce their vulnerability. Just as the definitions of poverty are multidimensional, so are the assets poor people need to move out of poverty. Five kinds of assets are particularly important in an overall context of powerlessess.

First is the **body,** often a poor person's only asset. Frequently, it is weak, hungry, exhausted, and poor in appearance. For it to remain an asset rather than a liability requires measures to protect the health of the poor: provision of health care, water, sanitation, and energy-saving services that poor people can access and afford and are willing to use.

A second asset is **organizational ability.** Those who can organize and mobilize get their voices heard and their interests represented. The rich are organized and connected, the poor invariably are not. They depend primarily on their own informal and fragmented networks. Strong networks and membership-based organizations extending beyond the family and immediate community are essential to help poor people gain access to other assets and resources.

A third asset is **information.** While it is commonly recognized that information is power, poor people are cut off from information about their rights as workers, pensioners, and citizens, as well as about jobs, resources, and assistance programs. The experience of social entrepreneurs shows that new information technologies—the internet and cellular telephones—can be used to connect poor people to each other and to markets and governments, increasing their bargaining power. The experience of Bangladesh's Grameen Bank, which makes loans to rural, landless, often illiterate, poor women for the purchase of cellular telephones, shows that poor people in these villages, armed with information about market prices, are able to negotiate better prices for their goods with middlemen. Owning telephones is also transforming the social status of the “Grameen phone ladies.”

A fourth asset is **education.** Faced with harsh realities, many poor parents cannot afford to send their children to school or keep them in school. Almost everywhere, poor people want to educate their children but calculate that the returns to their investment are unrewarding. Strategies must be found that change the cost-benefit outcomes for poor people of investing in their children's education. These include providing scholarship programs for girls and boys and, when needed, compensating parents for the lost labor of their children.

**Ideas and entrepreneurship** constitute the fifth asset. At the national and global levels, there are laws that seek to protect intellectual property rights. In a rapidly globalizing world, poor people's knowledge, whether of plants or traditional healing or building practices, needs protection so that they too can be the beneficiaries of their ideas and practices. Their property rights need to be registered.

There are banks, trusts, and venture capital to support rich people's ideas and entrepreneurship but not poor people's ideas and entrepreneurship. Financial services, venture capital funds, and micro insurance programs are needed to capitalize the ideas and initiatives of poor people, who work primarily in the informal sector.

**Changing governance.** Poor people know that their very survival depends on the resources controlled by others. With few options, they remain silent witnesses to exploitation and wrongdoing even when invited to speak out. As a poor man in Uzbekistan put it, “a dog won't betray its master.” Examples of corruption and poor governance pervade poor people's lives. Change requires investment in reforms to make governments effective, participatory, transparent, and accountable to citizens. Strong networks of poor people's organizations and a strong civil society are required for effective governance at the local, national, and global levels. Let a poor man from Argentina have the final word: “If we aren't organized and don't unite, we can't ask for anything.”

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