Chapter 6

Social Fragmentation

Who can afford to help in this age of crisis?

—A poor man, Pakistan 1993

*In 10 years there will be the selection of the fittest,
and the least principled in the arena will win.*

—An old pensioner, Georgia 1997

*What is mine is mine, and what is yours is yours;
people in this community are very stingy.*

—A poor man, Ecuador 1996a

The fallout from inequity within institutions, the state, civil society, and the household is increasing social fragmentation, resulting in a decline in social cohesion and an increase in social exclusion. Poor people report that, by and large, they have not benefited from new opportunities created by economic and political restructuring. Both in rural and urban areas poor women and men report weakened bonds of kinship and community, as well as direct experience of increased corruption, crime, and lawlessness. While this is often more pronounced in urban areas, it is experienced even in rural areas. In Ghana, for example, groups of rural women note the disappearance of social solidarity as a result of labor migration out of the village over a 10-year period:

> *[In the past] men organized themselves in groups through communal labor to assist each other to build and roof houses. Women supported each other to do farm work such as sowing, weeding, and harvesting. A woman who had recently given birth to a baby was always supported by young girls who cared for the babies and by older women who brought firewood and even treated the babies when they fell sick. Individual families tried to support each other. Women would work in groups in search of food to feed their children. They went to the bush in groups to cut firewood and to burn charcoal to sell. Respect and authority was given to the chief and his elders.* —Ghana 1995a

Similarly, in the Republic of Yemen the poor speak about decreasing trust and the inability of families to cooperate with one another. "Local merchants and businessmen are accused of being less supportive and betraying traditional solidarity. This makes it difficult to create local committees or to raise money for operation and maintenance of community projects" (Republic of Yemen 1998).

In all societies people live in social groups stratified by ethnicity, caste, race, tribe, class, or clan. When state institutions cannot provide a secure and predictable environment unmitigated power asymmetries can become highly polarized. In response, social groups may rally to provide security for their members. However, a strengthening of ties within individual social groups (bonding) can aggravate existing cleavages and further marginalize those who are already excluded from these groups (exclusion). If intragroup bonding is accompanied by a breakdown of social cohesion among groups, institutions become the agents of partisan interests, rather than the agents of equitable social redress (Narayan 1999).

In such cases, trust in those state and civil society institutions whose role it is to mediate individual and group claims spirals downward. A lack

of trust in society's institutions tends to reinforce people's desire to seek security within groups, rather than within society, which in turn exacerbates a cycle of insecurity, social exclusion, and increased levels of conflict and violence. Social fragmentation can permeate society, evidenced in domestic violence at the household level, crime and violence in the community, and massive corruption and civil conflict at the state level. Severe conflict of this type has afflicted over 50 countries since 1980, displacing an estimated 30 million people as a direct result (World Bank 1998).

This chapter first describes the phenomenon of social cohesion, then discusses the reasons for its decline. The second part of this chapter describes the phenomenon of social exclusion, and which groups are most affected by it. The chapter concludes with case studies of poor people's experiences with the police (case study 6.1) and the plight of widows (case study 6.2).

Social Cohesion

You see those few potatoes in the bag? I have just borrowed them from someone, trusting that I will repay with the work of my hands. —A mother, Kenya 1997

Social cohesion is the connectedness among individuals and social groups that facilitates collaboration and equitable resource distribution at the household, community, and state level. Social cohesion is essential for societal stability and for easing the material and psychological stress of poverty. It also affirms individual and group identities, and includes rather than excludes less powerful groups. In poor households social connections are used to build social solidarity, to receive and give emotional support, to obtain help in daily tasks, to access small loans and job leads, and to collaborate in order to accomplish otherwise difficult tasks, such as housebuilding, or gathering the harvest. A PPA from India reports that one community had "a considerable degree of social cohesion, which became especially evident in circumstances that were out of the ordinary, such as sudden illness and disease, natural disasters, and accidents. At these times, villagers would pool their resources and energies to provide both financial and moral support to those in need" (India 1997a).

At the community level, cohesion is an asset that provides security, regulates behavior, and improves the standard of living of the community as a whole in matters that include but are not limited to material wealth. The Panama study gives an example of strong cohesiveness sustained by systems of sanctions. In one community this includes imposing fines of five balboas on men who failed to contribute to community

work projects "so that the union that comes from work is not lost" (Panama 1998).

At the state level, cohesive societies are likely to be more efficient and more capital-rich, and hence more productive than fragmented societies. Dani Rodrik (1998) finds that the key to national economic growth during periods of external shocks is the presence of state institutions that mediate social conflict. Social cohesion is normally accompanied by political stability, which usually signals the existence of property and citizen rights and encourages private investment from both local and foreign investors.

Robert Putnam et al. (1993) demonstrate that a lack of social capital is not merely "a loss of community in some warm and cuddly sense." Rather, social cohesion and civic engagement are "practical preconditions for better schools, safer streets, faster economic growth, more effective government, and healthier lives. Without adequate supplies of social capital, social institutions falter and lose efficacy." Social cohesion also plays an important role in the way people deal with the psychological aspects of poverty. Giovanni Sartori (1997) states that human beings "endlessly seek identity in some kind of belonging." Social cohesion counters the psychological isolation created by poverty in two ways. First, it affirms the humanity of poor people even in the most degrading physical and economic circumstances. Second, it increases their access to resources through those same social connections.

The decline in cohesion within the community affects not only friends and neighbors, but also affects kinship networks and traditional hospitality. In Ukraine, for example, although family members, relatives, and close friends have become more important than ever as a resource, the rising cost of transportation, telephone service, and even postage stamps, combined with shrinking incomes, has diminished the ability to maintain contact, care for elderly parents, and assist children. Since Ukrainian independence new national borders have split many families (Ukraine 1996). In Armenia it is reported that despite the strength and importance of kinship reciprocity, people are less able to help relatives, and the flow of cash and goods is increasingly confined to parents, children, and siblings (Armenia 1995).

In Apunag, Ecuador, some households report that, in order to save scarce resources for food, they do not participate in celebrations at all. In Maca Chico community rituals have been shortened considerably, while in Melan fiesta expenditures have been converted from a community responsibility to an individual household option. Villagers note that this tends to reduce community solidarity (Ecuador 1996a).

An older poor man in Kagadi, Uganda, says:

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.
They shared a lot of things together: hunting, grazing ani-
mals, harvesting, etc. There was enough for basic survival.
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. So they acquire more land, marry more wives,
and take all the young men to work for them on their farms
and factories distilling gin. So 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.*
—Uganda 1998

Why Is Social Cohesion Declining?

*Youth are most affected; they see no real chance for participa-
tion in the development of the country. In spite of their educa-
tion and energy they are helpless, frustrated, and dangerous.*
—Kenya 1997

Around the world social fragmentation is associated with major eco-
nomic disruptions and frustration that new opportunities are limited to
the rich, the powerful, or the criminal; migration in search of employment;
and an overall environment of lawlessness, crime and violence combined
with failure of systems of police and justice.

Economic Difficulties

This is not the desert of sand, but the desert of unemployment.
—Unemployed man, Pakistan 1993

*If a person keeps one chicken [that] lays an egg every day,
then he will have 800 drams a month—the salary of a
teacher. If he has two chickens and gets two eggs a day, this
gives him the salary of a professor.* —A village official, Goris,
Armenia 1995

The decline in social cohesion is linked to lack of economic opportunities.
In Eastern Europe, Central Asia, and the former Soviet Union, the decline
is linked to dramatic shifts away from occupations that once provided a
living wage. While some of the elites have been able to take advantage of

new trading and business openings, the poor have been excluded from those same opportunities. The perceived unfairness of unequal access to opportunities results in frustration and disorder, further exacerbating economic difficulties.

In Armenia the dramatic drop in the value of salaries has forced professionals and the intellectual elite to abandon their jobs, because they are no longer able to live on their salaries. During the summer of 1993 the typical salary of a senior researcher in social sciences was the ruble equivalent of US$25. By November, the average salary had dwindled to US$7. By December, a month after the introduction of Armenian currency, it had shrunk to US$2.50, although it was soon raised to US$5 (Armenia 1995). In Moldova:

> *Poverty has created rifts in communities … between former friends and neighbors. People are cynical, suspicious, and jealous of other's success, which they most often attribute to dishonest and corrupt behavior. In their own communities the poor feel ashamed and constantly humiliated in their encounters with former neighbors and friends who have prospered. This humiliation is poignant in the case of children and young people, who sometimes prefer to remain at home rather than risk their classmates' mockery at their old clothes. Although poor people extensively rely on each other, at the same time frequent mutual suspicions and animosity, as well as fear of those in authority, often prevent people from cooperating on a community scale to help each other more effectively and improve community conditions.* —Moldova 1997

In Latvia it is reported that the lack of financial resources has forced people to reduce their socializing outside the family circle, so that the family has become their only shelter, and sometimes the only group that can be trusted (Latvia 1998). Unfortunately, economic hardship touches the household as well, and people report that the unending problems of poverty create stress, arguments, and even violence within families. A woman in Latvia says that endless arguments have made her sons "aggressive, ready to fight and defend themselves" (Latvia 1997).

In Ukraine the collapse of public sector employment has resulted in the poor trying to learn the new ways of trading. The word that has emerged is *ratitsa,* literally to spin oneself. "Spinning or hustling to make money refers to the incessant motions of buying and selling, buying and selling, and evokes the tremendous effort needed to work more than one job, and plan ahead in case all attempts at earnings fail." The poor, those most actively seeking employment, say that the reason for poverty is that

"they didn't know how to work" in the new post-Soviet market-oriented world (Ukraine 1996).

For the poor in developing countries unemployment seems to have become a fact of life. Cambodia has been shattered by war, yet migrant workers, despite their hardships, are sometimes viewed as the lucky ones, whereas those left in the rural areas are seen as the losers. "These years, the majority in rural communities nationwide are losers, while a small number of families gained … We have lost control over the fish in the lake and river waters. New mechanized boats have arrived to do fishing on a large scale" (Cambodia 1998). In Pakistan the poor say that new opportunities are beyond their reach (Pakistan 1993). In Nepal, the PPA reports, "People want to work. They have some knowledge and skill but they are not getting a chance to use it" (Nepal 1999). In Jamaica focus groups linked violence largely to economic need (Jamaica 1995). In Kenya and South Africa the poor not only speak extensively about lack of wage opportunities, but explicitly link it to increasing violence (South Africa 1998). In Ethiopia the poor say that because of unemployment, the unemployed "are exposed to *durayenet,* behaviors and acts which are morally unacceptable and disapproved by the family and community at large" (Ethiopia 1998).

Migration

> *We widows are left alone because the men leave in order to work.* —A poor woman, Ecuador 1996a

The cohesion of households, communities, and states begins to erode when men and women are forced to migrate to find employment. Family members left behind for long stretches of time have less time and fewer resources to contribute to and sustain community relations. In Ecuador communities feel that "communal organization has seriously slipped recently, partly reflecting that many male members have migrated to the urban centers on the coast" (Ecuador 1996a). Similarly in India the institutional framework of caste *panchayats* (traditional caste-based councils) across the district was found to be under constant erosion. Caste elders attributed this mainly to migration in search of employment, which greatly reduced the opportunities for community gatherings, and changes in the attitude of the younger generation toward caste norms (India 1998d).

In addition, migration can reduce social cohesion in the host community. In Ethiopia, for example, prostitution increases as women in the urban areas lose their jobs as maids and are joined by more female migrants

who arrive from rural areas seeking work, all of whom find no other options (Ethiopia 1998). In Ukraine migrants report difficulties in tapping into existing networks in host cities. One man has trouble because "not being from Kharkiv poses serious disadvantages because he lacks networks of relatives or childhood friends to tap into to locate employment opportunities" (Ukraine 1996).

The South Africa PPA concludes that the forced resettlement of blacks during the apartheid era and high levels of migration, mobility, and pervasive violence contributed to the undermining of social cohesion. "The result is that many communities are extremely divided, with little commonality in terms of needs and aspirations," to the degree that "the notion of community is extremely tenuous in South Africa" (South Africa 1998). The same PPA notes that support by community networks is infrequently mentioned by respondents, and then only in connection with assistance in exchange for labor. The traditional strategy of *ubuntu,* or sharing whatever one has, had been severely eroded by material and social pressures. Many of those interviewed express regret that this custom is no longer followed and note that the loss of *ubuntu* places an extra burden on poor families (South Africa 1998).

In Niger (1996) migration of a whole family is viewed as a sign of great distress. "Both the rich and the poor people migrate: the rich leave with money to start a business; the poor migrate to look for food and work, often returning to the village during the period of cultivation. Poor migrants seek employment in unskilled jobs such as making small crafts or selling tea or water. Sometimes they go back to their village with a few gifts—watches or radios—that they sell to be able to leave again. Some come back only with an illness, AIDS, or venereal disease" (Niger 1996).

Lawlessness

When disputes arise between neighbors, there are few legal channels by which to resolve them. —Moldova 1997

Theft from the workplace is not a new phenomenon, but the degree to which it is practiced is. —Ukraine 1996

It is the weapons of war that threaten the peace and security of our people. —Cambodia 1998

Poor people frequently report a general feeling that lawlessness, or normlessness, has increased, accompanied by significant upheavals in norms of acceptable behavior. It is both a cause and an effect of declining social cohesion. When community networks are stretched too thin and there is

insufficient state support, community cohesion begins to unravel as norms of reciprocity quickly become norms of opportunism. Communities without cohesion are often characterized by mistrust between neighbors, and fear accompanied by high levels of interpersonal crime and violence. Lawlessness degenerates into crime, in the absence of functioning police and court systems (see case study 6.1). This may be particularly acute in Eastern Europe and the former Soviet Union and in Latin America.

In Kenya "during difficult times, the poor resorted to stealing from shops or farms in order to survive" (Kenya 1996). In Moldova people report that in the past it was rare for people to steal from their neighbors' homes or fields; nowadays, however, "even the family horse is taken" (Moldova 1997). People report feeling powerless to stop theft. One man reports that he did not have a watchdog because he could not feed it. As a result, his 300-liter oak wine barrel worth 300 lei was stolen. Because he could not identify the culprit, the police closed the case without making any effort to pursue it.

Poor people report an overall sense of lawlessness in Moldova. Many people fear going out in the evening because the streets are filled with "aggressive and intoxicated youth." Brutal attacks on both men and women are common because help is difficult to come by. In one community, "A widow was gang-raped by seven men while her 10-year-old daughter looked on. Three men returned and tried to rape her again, but she managed to escape out of a window. She has since moved in with her sister and is afraid to return to her own home" (Moldova 1997).

When social solidarity breaks down, collective action is difficult and social norms and sanctions no longer regulate behavior. In Panama researchers find that in communities with low social capital, it is difficult to enforce the most basic norms, even when the benefits to the community seem clear. For example, in one community the local *junta* (community-level government) lent money to residents to install electricity in their homes and no one repaid the loans. In another community if there are problems between neighbors, the arbiter is supposed to be the representative of the *regidor,* "but we do not trust [him]"(Panama 1998).

Disciplining a neighbor's child is not a good idea in this community: "One tries to call attention [to children who engage in acts of vandalism] and is confronted with profanity." The lack of trust hinders the organization of activities: "Respect is lost. If someone wants to do something [for community development] … always someone steals the money." In that same community focus group, participants explain that children are at the edge of violence: "They do not say hello, do not respect [you], they want to beat you up" (Panama 1998). In one indigenous island community the *Sahilas* (chiefs) worry that norms are not being

transmitted to the next generation: "Parents do not offer guidance ... young men do not go to the fields [to work]; they want to [hang out] all day long" (Panama 1998).

In Armenia researchers find that "self-help groups and indigenous community structures of power outside government have not yet emerged, especially in rural areas. Sometimes people cooperate on a single task—for example, a small group of refugees traveled from Vaik to present their complaints in Yerevan to the government committee on refugees. Such groups dissolve as soon as their immediate task is completed. Most people rely on their own families or cooperate at best with related households to ensure their immediate survival" (Armenia 1995).

Crime and Violence

> The 'Mafia' is huge, literally in every government body. If
> children used to play at being Cossack raiders, they now
> play at being 'mafiosi' with short haircuts, imitating bandits.
> —Ukraine 1996

At the extreme, general lawlessness escalates to crime and violence, which becomes a vicious cycle, fed by the absence of functioning systems of communal or formal justice and police. In the rural areas theft of one family's belongings by another family was virtually unheard of in the former Soviet Union. Today, in Ukraine rural respondents report that their storage bins have been raided and livestock stolen. One person reports that a relative's seedlings were stolen right out of the ground hours after they had been planted. "This rise in rampant village crime represents a sharp break in community cohesion and fractures rural solidarity" (Ukraine 1996).

In Thailand poor people report feeling unsafe and insecure. They express great concern about their children's futures. Some children have been forced by their parents to drop out of school, not to work, but to guard the home from break-ins. In this environment of declining trust and increasing competition, along with decreased free time, people note the weakening of community groups. Groups report increased conflict within the household, within the community, and in the nation at large, linked to the absence of police (Thailand 1998). In Cambodia, "the use of light weapons (grenades, light rifles, or land mines) has resulted in a society characterized by unpredictable and frequent outbreaks of terror and violence" (Cambodia 1998).

In Jamaica gang violence prevents the installation or maintenance of infrastructure, which in turn exacerbates crime and war and erodes community cohesion. Telephones were widely perceived as a mechanism to

reduce violence. But in Maka Walk, "Telephone Company [workers] had been stoned by local youths as they began laying lines, so the installation was never complete. An important indicator of community cohesion in Park Town is the fact, as participants frequently pointed out, that their one telephone box had never been vandalized" (Jamaica 1997). Violence of this kind frequently seems counterproductive even to the interests of the perpetrators.

Psychoanalysts point out that "In the face of powerlessness, violent and destructive behavior such as trashing shops and cars during riots is experienced as transformative. It isn't that people are simply destroying the facilities in their communities. They are psychologically transferring the bad feeling lodged within them to the perceived malign environment, despoiling it as they feel they have been despoiled themselves. They are enacting in their behavior an expression of their inner world which is a reflection of their social experience" (Orbach 1999).

Participants in the Ethiopia PPA made a timeline discussing the waves of rising and falling crime and violence during the 1990s. The group in Teklehaimanot saw crime increase first during 1990–91, when there was a government transition, and during 1994–95, when a rise in unemployment was accompanied by "loose police control." The most recent years,1996–97, have seen a dramatic decline in crime. This was seen as the result of an increase in the numbers of police on the force, especially on the local level (Ethiopia 1998). While the community of Teklehaimanot notes a strong correlation between rises in crime and a weakening of the state and its institutions, they also observe that, when crime is at its lowest, an effective state is complemented by local participation.

In sum, massive economic, political, and social changes have isolated individuals and fragmented communities in many parts of the world. For the poor the situation is especially acute because they have less flexibility to adapt to dislocation. Those whose life insurance is fundamentally social in nature experience increased insecurity and vulnerability. Some poor people have managed to seize opportunities offered by rapid economic change, and others with good luck and hard work have flourished in these same difficult circumstances. In Ukraine, for example, the key to moving out of poverty is summarized as "connections, individual initiative, and talent" (Ukraine 1996). Overall, those who are poor today clearly see themselves as losers rather than winners as vast changes sweep through their countries. Their feelings of loss and vulnerability are perhaps best exemplified in poor people's interactions with a quintessential institution of the state: the police (see case study 6.1).

Social Exclusion

You're not one of us. —Georgia 1997

As people become progressively more isolated, they also cut themselves off from information and assistance that could help them overcome problems and reenter society. —Latvia 1998

There tends to be a social separateness between tribal people and the rest of the village. —India 1997a

Social exclusion emphasizes "the role of relational features in deprivation" (Sen 1997). It refers to the norms and processes that prevent certain groups from equal and effective participation in the social, economic, cultural, and political life of societies (Narayan 1999). It is both an outcome and a process that renders similar outcomes more likely. Social exclusion thus involves at least four factors: the excluded, the institutions from which they are excluded, the agents whose actions result in the exclusion, and the process through which exclusion occurs. Social exclusion is a relational phenomenon, implicating those with power and affecting those without. To complicate the dynamic, power asymmetries are observed even within groups of excluded individuals.

The PPAs demonstrate the close connection between social exclusion and poverty. Most of the excluded groups—including women, children, old people, widows, and AIDS sufferers—are cut off from the networks that provide access to power and resources. This makes them vulnerable and increases their risk of being poor. Being poor is in itself a cause for social exclusion due to the social stigma poverty carries. While it is possible to break the cycle of exclusion, social exclusion can pass from generation to generation. A researcher in Mexico asked children how a person could stop being poor. They responded, "Getting an inheritance," "Receiving money from relatives who live in the United States," and "Having faith and praying every night." When asked why there are rich and poor, they answered, "Destiny," "That's the way God created earth," and "The rich are of the devil and the poor of God." These answers refer to factors beyond their control, beyond personal effort, studying, and working, which are not felt to measurably improve their social or economic class (Mexico 1995).

While exclusion can lead to economic poverty, and while social exclusion and poverty are deeply interconnected, they are not one and the same thing. Discrimination and isolation—the hallmarks of social exclusion—have a profound negative impact on quality of life. There are two aspects of this relationship. First, being poor can lead to social

stigmatization and marginalization from institutions, leading to greater poverty. Second, while social exclusion does not always lead to economic poverty, it is always linked to exclusion from institutions of society and always leads to a poorer sense of well-being.

How Are People Excluded?

> *In rural districts especially when parents are intimidated by the city, or are not Georgian-speaking, they hesitate to seek medical treatment. They don't know where to take their children, and are afraid they cannot afford treatment.* —Georgia 1997

> *Each caste group maintains strict norms about interdining and also accepting water from other communities … any violation would lead to conflict within the village.* —India 1997d

Christine Bradley's framework describes five main mechanisms of exclusion in order of increasing severity: geography, entry barriers, corruption, intimidation, and physical violence (Bradley 1994). These barriers are observed operating in the lives of many of those who participated in the PPAs.

Geography

> *We are all poor here, because we have no school and no health center. If a woman has a difficult delivery, a traditional cloth is tied between two sticks and we carry her for 7 km to the health center. You know how long it takes to walk like that? There is nobody who can help here, that's why we are all poor here.* —Togo 1996

Social exclusion can be a function of geography, and there are often direct correlations between rural isolation and poverty (Ravallion 1995). Many PPAs report that poor people in rural villages cannot easily make trips to access health care or educational facilities in towns. A mayor in El Quiche says, "The problem or the most urgent need in relation to community health is the lack of money to buy medicine and also bringing sick persons from the farthest villages to the municipality for treatment" (Guatemala 1997b). Poor people in outlying areas not only must find a means to traverse the distance to schools, hospitals, and other institutions—they also lose income by undertaking a long trip. The poor often live in the most marginal areas, which compounds the cycles of poverty and exclusion. In Bangladesh the poor live on eroding riverbanks, the first affected by floods. In rural areas the poor are often relegated to unproductive land.

Urban areas also can generate excluded populations. As the Jamaica PPA reports, "A group of youths argued that through area stigmatization everyone in their community was branded either a criminal, or an accomplice to one, so that they are disrespected by outsiders and the police alike and cannot secure a job or learn a trade. They perceived this leading to hunger, frustration, and idleness, which encourages gang war and gun violence, with death or imprisonment as the ultimate price. When contract work was available to the local male work force, crime and violence declined, increasing again once the contract ended" (Jamaica 1997).

Barriers to entry

> *Kinh people have been applying and writing papers for a year now, and still haven't gotten anywhere. The land tenure situation in Vietnam is precarious without official recognition.*
> —Vietnam 1996

> *Privatizing land consists of wandering among district and national offices for weeks and months at a time.* —Farm worker, Moldova 1997

Transaction costs and documentation requirements are the two most common barriers to entry. Transaction costs are any costs entailed in acquiring a good or service above and beyond its actual price. For example:

> *After receiving a heart operation, hernia surgery, and removal of gallstones in the course of two weeks, Valentina remained in hospital for four more weeks. During that time, most of her elderly parent's money was spent on her treatment and medication. Each of the nurses had to be paid 10 lei when she was in the emergency ward, otherwise they wouldn't have bothered to bring her meals … and 10 lei so they would be careful when they gave her injections. At the end of the treatment, the doctors demanded that Valentina's mother organize a dinner for them. She acquiesced, selling some household items to purchase the food, since she feared that Valentina might have to enter hospital again and would depend on the doctors' good will, if not their skill, which the mother felt was inadequate.*
> —Moldova 1997

Barriers to entry involving state bureaucracy commonly revolve around documentation requirements. The state is often inflexible in helping the excluded gain access to resources. The PPA report from Cameroon notes

that "Women's access to national institutions in the Far North is greatly handicapped by the fact that they do not possess national identity cards. Without them, women cannot vote, nor can they initiate a judicial process, nor travel farther than the family enclosure. Because women traditionally have little say on critical issues of inter-household resource allocation and decisionmaking, and owing to the fact that they are illiterate in the language of government administrators, women have little chance of voicing their opinions" (Cameroon 1995).

Documentation as a means of excluding the poor is commonly cited in PPAs as a reason for poor people's inability to access resources:

> *One issue indirectly caused by government but open to governmental solution is that of documentation. Many of the poor interviewed, especially in the cities, expressed frustration over the difficulties of getting access to programs, services, or even employment for lack of needed documentation. A mother in Mexico City spoke of being denied access to a milk-feeding program for her child because she did not have a birth certificate for the child. Men in the same city talked of being refused employment due to the lack of identity (such as voting) cards. Only 15 percent of the sample of the Mexico City area had legal papers attesting to land ownership. … If they didn't follow their leader and give him the support he sought, he could arrange it that they be evicted from their place of residence.*
> —Mexico 1995

Document requirements represent only part of the barrier. Other barriers to entry include the hostility and unfairness that excluded people face when dealing with bureaucracy. Documentation, in this sense, becomes the device through which certain groups are socially excluded, a device that allows the state to humiliate and deny services:

> *While access to the judicial system was perceived to be extremely important, officials are generally said to be extremely rude and unhelpful. Transport availability and costs were also said to be major factors inhibiting such access. "It is difficult to get to the court. It costs R10 to return by taxi from the farm to Patensie, and then R3.50 from Patensie to Hankey." Further, systemic problems also inhibit access to the judicial system. In the case of maintenance grants poor women are expected to obtain maintenance from absent fathers if they can locate them. This system places an unreasonable burden on these women, who face hostile and obstructive officials,*

widespread administrative incompetence, lackadaisical sheriffs who fail to find absent fathers even when given correct addresses. —South Africa 1998

Corruption

If I had not given them money and presents, I would not have received normal care. I understood that when no one came to care for me the first three days of my stay in the hospital, and my neighbor in the ward hinted that I needed to pay for someone to pay any attention to me. —A patient at a hospital in Yerevan, Armenia 1996

In total she received aid from the Executive Committee, the equivalent of one loaf of bread. Real assistance is reserved for friends and family of those Executive Committee workers charged with dispensing aid. —Ukraine 1996

The chiefs and headmen no longer care about the needs of their people and have been separated from them in terms of the Administration Act, No. 38 of 1927. … These acts encourage bribery, as manifested in the money, brandy and stock that chiefs demand from people for giving them residential sites. This means that of the land allocated to people, [much] is bought and those who cannot afford this resort to squatting. —South Africa 1998

One way for the excluded to gain access to institutions is to pay bribes. This is frequently done in Eastern Europe and the former Soviet Union, where poor people emphasize the importance of connections in getting anything: social security, pensions, jobs, health care, admission to universities, and business licenses. One woman in Donetsk, Ukraine says, "Jobs that pay are only given to relatives or friends" (Ukraine 1996). Connections are often the only means that the excluded have for gaining access to entitlements such as health care or judicial process. Corruption among local officials is noted to be a common problem in all parts of the world. In Madagascar, for example, "the President of the *Firaisana* takes advantage of his position by commercializing common waters. In a region where water is a rare resource, he says, it is a scandal to see truck drivers channeling water to people for whom it is not destined. There, the president of the *Firaisana* is the government. People know about these problems, but they do not say anything. [The respondent] said

that this is not an isolated case, but happens in many other regions" (Madagascar 1996).

In Uganda paying bribes for health services seems to be taken for granted. A poor man reports, "In Jinja hospital you first pay Shs 500/ for the book to have your name recorded, then you pay another Shs 500/ for the doctor's consultation. In case you are referred to a Chinese doctor you pay another Shs 1000/. In this case you also have to pay foot allowance to the person who takes you to the Chinese doctor. This one is negotiable. Should you be admitted, then you begin paying Shs 500/ per day. And if you make a mistake of mentioning that you are from Masese, you will simply not be treated at all—we are so poor" (Uganda 1998).

The Moldova PPA describes a man who had been hospitalized for seven months following a brutal beating on the street. "Despite the fact that the police had helped him, he decided not to pursue the case when his attackers threatened his life. They even gave him 80 lei with the demand that he bribe the judge to dismiss the case. [He] complied" (Moldova 1997). Corruption feeds fear and crime.

Corruption is significant, not only because it makes access harder for the poor in financial terms, but also because it erodes the trust that a society needs to function effectively. Corruption makes equal access and fair treatment from the state impossible for the poor and the excluded, and accelerates their disengagement from wider society. Corruption is a central reason why societies grow more insecure. Increasing insecurity leads to deepening social cleavages, increasing social exclusion and societal fragmentation.

Intimidation

> My husband and I are no longer as close as we used to be when I was working—I think it is because he knows that I am solely dependent on him, especially because the children are still young. I am scared of him. … But I know that I have to do my best and listen to what he tells me to do, for the sake of the children. —South Africa 1998

Psychological violence is not an uncommon means of isolating individuals and groups. Fifty percent of the PPAs contain some reference to the threat of violence. In general, those with power use the credible threat of harm to maintain their dominance over those without power.

Intimidation is observed at every level of society. As a mechanism of social exclusion, it is often used to reinforce social stereotypes and power relations. For example, a PPA from India reports that there are still deeply

entrenched caste exclusions. "Mr. Pichhalu Barik's little granddaughter touched a tube well in the village Khairmal. The villagers refused to take water from that tube well. They called a meeting of the villagers, and gave Barik's family threat of punishment. He had to apologize to the villagers for the act of his granddaughter" (India 1998a).

In another instance local officials use intimidation to undermine new mechanisms of accountability. "Participants made both collectors and local government officials accountable for setting prices arbitrarily, forbidding producers to sell their produce to other agents, determining the timing of when the produce can be sold, and threatening them with a boycott. Sometimes the farmers say that [in retaliation] the collectors prevent rehabilitation of roads and bridges to prevent farmers from getting their crops to the market. They forcibly obstruct the farmers' journeys to places of meetings for farmers' associations" (Madagascar 1994).

Powerful institutions, even when they are obviously helping the poor, can easily slide into use of intimidation to meet their goals and standards. In Bangladesh the Grameen Bank is well known for its work with poor women. Lowest-level bank officials, mostly men, work with women's groups and enforce weekly repayment of microloans. However, sometimes the zeal and rewards for collection can degenerate into intimidation because the collectors know that the beneficiaries have few options. A field-worker notes, "Khodeja lives in Hogolbaria. She has been a responsible member of Grameen Bank for a while and pays her installments on time. Unfortunately, her husband and brother-in-law died in a road accident, so she missed paying her next installment. The Grameen Bank staff forced the other group members and Khojeda's family to repay the money. 'They were so cruel,' women say, 'If they behave like that again we shall beat them up'" (Bangladesh 1996).

Finally, in South Africa, the threat of violence is reported to be the major form of control by men over women. In discussion around obtaining child maintenance women repeatedly stressed that they were reluctant to insist on pressing for support, even when this is a legitimate claim to be backed up by court action, as this would put them at risk. "It is dangerous to go looking for him, you might get hurt" (South Africa 1998).

Physical violence

> Those juveniles are in another world and don't believe in
> anything. They don't care if you are really tall built, or tiny,
> if they like what you are carrying they will take it from you,
> and if it involves breaking in your home, they'll do it.
> —Venezuela 1998

We don't fear death because we see it every day. —Youth in Greenland, Jamaica 1997

Social exclusion can result in direct physical violence. Fear of repercussions casts a pall of silence around the subject of violence—violence perpetuated by the state and violence against women in the household and in the community. Nonetheless, researchers are still able to record many instances of violence and violence against women. The Jamaican PPA investigated the issue of violence specifically, and notes that community groups identify over 25 distinct kinds of violence including interpersonal, gang, economic, and political violence. All discussion group participants, regardless of age, income, gender, or community agree that violence starts when politicians introduce guns into the areas. People report a shift from political violence to interpersonal and gang-based violence after the introduction of guns. Violence further fragments society: "Costs of violence can range from weak investor confidence, damage to the image-dependent tourism industry, higher health and police costs, the disaffection and migration of the urban middle class, higher mortality and morbidity rates, reduced access to social services, dysfunctional families, deeper oppression of women, to the breakdown of community spirit and participation, and the substitution of a climate of fear" (Jamaica 1997).

In South Africa people say that the high rates of violence in the urban areas result in lower migration to urban areas. Research teams visiting one area were told about a raid the previous night in which three people had been killed. "On the day the discussions were to take place, the youth were preoccupied with ensuring the safety of the community during the coming night. … After the discussion, a group of youths escorted the researcher out of the township for her own safety" (South Africa 1998).

In Thailand discussion groups identify increased levels of conflict in the household, in the community, and with outsiders. In discussion groups in Bangkok it is reported that many poor people are being attacked by loan sharks because of their inability to pay back loans. This has increased feelings of fear and insecurity in the community. On an individual level, the most recurrent theme on the subject of violence is that of domestic abuse of women and children. Domestic violence is rooted in norms of gender inequity and identity and is often linked to alcohol and drug abuse. A woman in Kenya reports, "Both my parents used to drink, and therefore neglected the children. They could not do anything worthwhile to assist us. I got married in 1982 and divorced in 1987. We divorced because my husband was an alcoholic. He started selling property … to get money for alcohol. We had no *shamba* [garden plot]. When I stopped him from selling things, he beat me. He chased me, and I came to Korogocho" (Kenya

1996). In Bangladesh when the issue of violence was raised in group discussion, "The women began 'speaking in hushed tones and sometimes … withdrew from the discussion altogether'" (Bangladesh 1996).

Who Are the Excluded?

The PPAs often refer to the exclusion of particular groups. While the way in which each of these groups is excluded is context-specific, certain social differences continue to arise as grounds for exclusion. These differences include belonging to a particular ethnic, gender, caste, religion, or age group; living in a particular geographic area; or having certain physical disabilities. While we present excluded groups in discrete categories, it is difficult to generalize about which groups are the most likely to be excluded in which society, and from what they are excluded. Various forms of social difference overlap and intersect in complex ways over time. Some of the most frequent categories of excluded groups are described below.

Women

> *Everybody is allowed to voice their opinion. In many cases I'm cut off while I am voicing my opinion.* —A poor woman, South Africa 1998

> *The woman who has lost a husband, the woman who is old and can no longer till the soil, the woman who does not have children, the woman who is neglected by her children … are the most vulnerable.* —Lubombo, Swaziland 1997

In the overwhelming majority of PPAs studied there are important examples of exclusion of women, suggesting that they experience pervasive exclusion. While the exact nature of exclusion is shaped by the culture of each society, the following similarities emerge from the PPAs.

Women's identity within the household is traditionally centered on their roles as mother and wife. Women speak of their "obligation to feed the family and care for the children, both materially and emotionally, regardless of the contribution of their husbands" (Bangladesh 1996). The primary expected role of family caretaker has made it harder for women to participate in public life. In many societies women are disconnected from ownership of assets and contact with public institutions. In a discussion among women in Uganda some say they "wished to have been born a man" (Uganda 1998). As one PPA explains, "Women's traditionally subordinate position constrains their access to factors of production: they cannot own land, the plots they receive are generally those left over by men. … they are seldom contacted by extension agents, and they have only

residual access to tools and means of transport owned by the household" (Ghana 1995b).

In many cases the role of wife and mother is reported to be so inflexible that women who fall outside this category are ostracized by individuals and discriminated against by state institutions. In three communities in Nigeria, for example, "spinsters, unmarried mothers, and barren women are often harassed and insulted by younger men and women who … consider them personally responsible for their fate. Hence they … carry a lifelong stigma and loss of respect. Economically, these categories of women are perceived as being unable to compete on an equal footing with other women as they have a weaker production base. For example, it was pointed out that these women are suspect when it comes to borrowing money for business ventures or self-improvement. They also suffer threats" (Nigeria 1995).

The increasing role of women in low-paid formal and informal job markets has brought new opportunities as well as new burdens to women. New sources of income for women do not lead to a neat shift in their authority within their households or in the communities. Yet despite these inequities and social constraints some women, as seen in earlier chapters, are resisting, walking out of abusive homes and asserting their rights in overt and covert ways.

Children

> *Children ask for uniforms, shoes, pens. We people who labor for others—should we earn to feed ourselves or buy chalkboards?* —Poor woman, Pakistan 1993

> *Why should I study, I know how to add and count, I can count money, rip people off, and cheat on weighing. Nobody is paying me to study, but I make 15–20 lari a month from trade.* —A 10-year-old businessperson, Georgia 1997

> *They reproach me for beating my children. But what should I do when they cry when they are hungry? I beat them to make them stop crying.* —A poor mother, Armenia 1999

Children are among the most vulnerable groups in society. They have little power or influence over the social processes that govern their lives and little ability to protect themselves from abuse. In Togo the PPA notes that "Customary law considers children as property of their family and gives them no individual rights. The widespread acceptance of highly exploitative labor practices and the occurrence of genital mutilation on girls are among

the most extreme examples of the vulnerability of children" (Togo 1996). Lacking basic rights, the problems facing poor children that emerge most strongly in the PPAs are exclusion from education and health care; child labor; abuse; and homelessness.

Children are excluded from school for both economic and social reasons. As one report from Nigeria illustrates, the decision to remove boys from school is almost always a result of economic pressures: "Nine children, five girls and four boys, were consulted in the Northeast. All of the boys said that they would like to attend school, but their parents would not send them because they could not afford the fees demanded" (Nigeria 1997). The same report indicates that girls were excluded from education for both social and economic reasons. Similarly, in rural Benin, parents say, "Why should we send our daughters to school? Once they marry they go to their husband, they no longer belong to us" (Benin 1994).

Child labor is another reason for children leaving school. For poor families, the need to provide additional income takes precedence over education. "It is clear from the children's statements that the main cause of school dropout was the need to be involved in remunerative activities. For example, one 14-year-old boy living in a rural area dropped out of school to work in a salt-packing company. Even though he was a good student and he liked school a lot, he stated that he had to leave school due to financial difficulties and the need to contribute to his family's subsistence" (El Salvador 1997).

Children not only work—they are often forced into the most risky forms of employment. Child prostitution is reported in many countries. In Panama "girls who are 12 or 13 years old are already women. Drug dealers give them money, they see that they have developed breasts ... They offer them money, invite them to lunch, and buy them new shoes. ... Fifteen- and 16-year-old girls lure the younger ones who sometimes offer themselves to older men" (Panama 1998). The Panama report summarizes the career prospects of children in this community: "Young girls end up as mistresses of drug dealers, or as prostitutes. Boys run drugs" (Panama 1998).

Similarly, in Benin "the children are basically on their own, without any education and not even proper respect for the elderly: they're like street children. They can't eat regularly, health care is out of the question, and they rarely have real clothes. The girls have no choice but to prostitute themselves, starting at 14, even at 12. They do it for 50 francs, or just for dinner" (Benin 1994).

In rural areas of India researchers note several examples of bonded child labor in the drought-prone areas of western Orissa. The PPA tells about a 16-year-old boy in bonded labor. "Pachawak dropped out of class 3 when one day his teacher caned him severely. Since then he has been

working as child labor with a number of rich households. Pachawak's father owns 1.5 acres of land and works as a laborer. His younger brother (11 years old) also became a bonded laborer when the family had to take a loan for the marriage of the eldest son. The system is closely linked to credit, as many families take loans from landlords, who in lieu of that obligation keep the children as *kuthia*. Pachawak worked as a cattle grazer from 6 a.m. to 6 p.m. and got paid two to four sacks of paddy a year, two meals a day, and one *lungi* [wrap-around clothing]" (India 1998a).

As in other countries, in Eastern Europe and the former Soviet Union the stress of poverty also leads to children begging on the streets rather than studying in schools. In Macedonia a poor woman whose children helped her earn a living said that "every day her two children gather bread from garbage containers and then sell it to people who keep cattle. They earn 100 denars a day" (Macedonia 1998). In Georgia researchers report that increasing numbers of children have stopped their education. Many work informally with parents, and many work as traders, loaders, and assistants; some do heavy manual work (Georgia 1997). In Georgia childhood illnesses and injuries have dramatically increased. A doctor from a clinic reports a fourfold increase in childhood asthma as parents can no longer afford to move to drier climates for sick children. As children increasingly take on adult tasks, the rates of injuries have gone up. "Now that children take over adult tasks such as chopping wood, gathering fuel, and cooking on dangerous kerosene heaters, they frequently injure and burn themselves" (Georgia 1997).

Finally, the PPA in Brazil (Brazil 1995) has shown that many street children do have families and are not orphans. Extreme poverty, the father's absence, and mother's struggling alone to make ends meet push children onto the street to earn incomes. Children may work as vendors, car wash guards, shoeshine boys, and grocery carriers. Only a minority of these children engage in criminal acts. However, they are subject to abuse, harassment, and pressures to join gangs as a way of creating a family in the isolation of the streets. The Brazil report includes the following depiction of the life of a destitute child. "He is often the victim of robbery and physical abuse by both peers and adults. He may join a gang as a way of creating a new family in his state of isolation. He may be harassed, bullied, or lured into criminal acts by gangs of youths and criminals. Surrounded by the drug subculture, he may begin to abuse drugs. Many street children develop extremely low self-esteem, apparently in response to the disparagement and abuse they regularly face in the course of making a living" (Brazil 1995). In South Africa children's gangs are reported to revolve around sniffing glue, drinking alcohol, and taking drugs. Yet these activities "enable the child to become part of a supportive group" (South Africa 1998).

Children are in many ways the most ill-equipped to cope with poverty: "The constant emotional stress of being poor and of the struggle for survival is revealed in many of the studies. This is most extreme in the case of street children. Here, analysis of self-portraits drawn by some of the children indicates stress, anxiety, emotional regression and the lack of a real connectedness with the world" (South Africa 1998).

State institutions in South Africa have been ill-equipped for coping with the problems of poor children. Children often must beg, wash cars, and make a living in other ways that are at odds with city by-laws. In addition street children are excluded from the justice system and have few rights. The South Africa PPA notes that poor children are "treated as youth offenders in terms of the Criminal Procedures Act, instead of being identified as neglected children and treated in terms of the Child Care Act. Children claim to have been assaulted by the police, used as informants, and forced to pay bribes" (South Africa 1998).

The poor

The authorities don't seem to see poor people. Everything about the poor is despised, and above all, poverty is despised.
—Brazil 1995

A poor man looks weak and has a big family; daughters from such families are prone to early marriages and pregnancies and usually leave their children with the old poor grandparents.
—Busia, Kenya 1996

While social exclusion and poverty are distinct concepts, they are deeply connected. Poor people remain poor because they are excluded from access to the resources, opportunities, information, and connections the less poor have. For poor people in developing countries this translates into intergenerational poverty. In addition, poverty is socially stigmatized, making it even harder for poor people to gain access to the networks and resources they need for survival. This vicious cycle is difficult to break.

Being disconnected from powerful institutions limits the information that the poor have about entitlements, scholarships for children, and their own earnings. In Armenia, in cash-starved villages, some mothers who give birth at home do not receive child benefits because they cannot pay the nominal fee required for the birth certificate. In Macedonia, despite poverty, women cannot access scholarships or credits for their children because of lack of information and lack of trust in the outcome—if they even bother to do so, since "only those who have the connections in the services" will get them (Macedonia 1998).

Poverty carries with it painful and humiliating stigma and powerlessness. After the complicated birth of her last child, one respondent spent some time in the hospital. "Her husband was out of work at the time. When she was discharged from hospital, she owed more than 20 lats, which was all the savings the family had. The hospital told them that, by law, they were entitled to be refunded this money from the municipality, and they were given a receipt. A few days later, she went to the municipality office to get her money, but the employee on duty threw her receipt at her, refusing to handle it, [saying,] 'You have paid it yourself.' No explanation was given, and no refund was made" (Latvia 1998).

Because norms and networks provide people with self-respect and standing within the community and provide access to local resources and safety nets, being cut off from social networks and unable to comply with social norms is extremely painful and humiliating for poor people. People often prefer to go further into debt than to be excluded from important community activities. "Ceremonies traditionally also entailed important obligations for guests, who were obliged to come with gifts or money. Poor Moldovans say they are now forced to choose between refusing such invitations because they lack appropriate clothing and money for gifts, and borrowing money so they can meet their obligations. [A man] from Ungheni had to decline several wedding invitations last fall, something he says he had never done in his life. But refusing to attend the wedding of his sister's daughter would have been dishonorable. He therefore borrowed 35 lei for the wedding gift" (Moldova 1997).

Similarly in Benin, "There was the case of a man who let his father die to save money for the funeral. He could have spent the money to take his father to the doctor, but then he would not have had enough money for a good funeral, and that would never do. He was too afraid that people could come one day to him and say, 'When your father died, what were you able to do?'" (Benin 1994).

The elderly

If I lay down and died, it wouldn't matter, because nobody needs me. This feeling of my own powerlessness, of being unnecessary, of being unprotected is for me the worst of all. —An elderly woman, Ukraine 1996

Tell them, ask them to take me. I can't live this way. In an old people's home, no one will blame me for being old. I don't want to accept help from others. —An old woman, Armenia 1995

I'm old and I can't work, therefore I am poor. Even my land is old and tired, so whatever little I manage to work does not give me enough. —An old man, Togo 1996

The treatment of old people is culture-specific. In most of Asia, Sub-Saharan Africa, and Latin America and the Caribbean the elderly are treated with deference and respect. In other cultures, however, particularly in Eastern Europe and the former Soviet Union, where the state assumed responsibility for the welfare of the elderly, many elderly have fallen into excluded groups as people fight to survive. With the collapse of social safety nets over the last decade old people have become extremely vulnerable. According to a respondent in Ajara, "In ten years, there won't be one pensioner still alive" (Georgia 1997). The vulnerability of old people is compounded by the rapidity of the social collapse. Where old people could once expect security in retirement, now they see their situation as hopeless: "I worked my whole life. For 42 years I was officially employed. My husband and I never had to deny ourselves anything. We had really exceptional savings. I was at peace. I thought, even if I don't have children, in my old age, I'll be well enough provided for that even if I get sick or something happens, I'll have the money to hire a caregiver or a nurse to look after me. I'll have money for good food, medical care, for my funeral, and for other things. And now I'm a beggar. I don't have anything" (Ukraine 1996). Isolation, loss of status, and powerlessness is reflected in many experiences reported by the elderly. In Armenia an elderly woman recounts:

My husband died a long time ago; we didn't have any children. In Baku I worked for 40 years as a railroad guard. My sister was killed in Sumgeut [an industrial town in Azerbaijan and the site of anti-Armenian violence in February–March 1988]. Her children went to Russia, but I don't know exactly where. We came to Yerevan, and from there a bus brought us here. [After privatization], I gave my land to my neighbor. We agreed that he would work it and give me two sacks (100 kg) of wheat flour. Autumn came and I went to him, but he kept delaying. I went ten days without bread. Probably my neighbors gave him a hint, for he finally took pity on me and sent me two sacks of barley flour. It was impossible to eat it, but what could I do? I don't want to live like this. I go into the street, and children yell, "There goes the beggar!" The children evidently pick this up from the adults. I have one very kind neighbor, Ashot. He helps me with everything. He planted my garden, gathered the harvest and gave it to me. But he wants to emigrate. How will

I live without him? I have asked Ashot and the village chairman to help me move to an old people's home. They say, "Auntie Violetta, why should you go to such a place?" I help many people—I sew blankets for them, mattresses, they have even come to see me from Vaik. One day I got up and there was nothing to eat. It's unbearable to wait, to hope that someone will bring something … I left a note in my house so that no one would be blamed for my death, and I decided to throw myself off the cliff. On the road, I ran into the chairman of the neighboring village. I couldn't help myself; I started to cry. He calmed me down, for which I am grateful, and convinced me to return home. I am not complaining about people. Ashot supports me, but soon even he will leave. They say there's an old people's home in Yerevan. Tell them, ask them to take me. I can't live this way. In an old people's home, no one will blame me for being old. I don't want to accept help from others. —Armenia 1995*

To cope, elderly pensioners in some Eastern European and former Soviet Union countries cancel their life insurance to save costs (Latvia 1998). In Moldova, with increasing costs of health care, the elderly poor "tend to ignore their own illness, which they interpret as an inevitable part of growing old, or simply of less importance given few resources and the competing needs of younger family members" (Moldova 1997).

In Vietnam one of the main groups identified as poor is the elderly, especially those who are ill, or who live on their own and have poor children. Lack of savings, a significant indicator of poverty, is found to be particularly acute among the elderly who cannot access the labor of children and hence are considered poor risks for loans. Leaders of a women's union that provides credit say, "We cannot give them loans because if they die, we won't get the money back" (Vietnam 1999a). The strong desire by poor, elderly parents not to be burdens on their poor children—who are already deep in their own struggles—emerges in many places. "We are nearly dead now; we do not have any desire for ourselves; we just hope our children will not be poor" (Vietnam 1999a) In Ecuador, in the Sierra communities, the elderly, widows, and others left alone are identified as the poorest because of their inability to adequately exploit their land resources on their own (Ecuador 1996a). With increasing economic stress and breakdown of family solidarity the elderly are emerging as a new category of excluded poor in countries across Sub-Saharan Africa and in Asia. Where social networks are stressed, the most vulnerable resort to begging. In Madagascar, "Begging is primarily adopted by those who don't fit into the community,

namely divorced wives, widows, old people, the disabled, and those with no children" (Madagascar 1996).

Ethnic groups

> *Most of the dropouts are found among the indigenous people—if they ever start school. —Vietnam 1999a*

> *They have always excluded us Mayas, they have discriminated against us. They cut down the tree, but forgot to pull down the roots. That tree is now sprouting. —Guatemala 1997a*

Social exclusion on the grounds of ethnicity is a common theme running through the PPAs. Power relations in heterogeneous societies always favor some groups at the expense of others. In India exclusion on the grounds of ethnicity is perpetuated by the rigidities of the caste system: "It is observed by Gandas of Khairmal that, even in public institutions like schools, their children take midday meals sitting at a distance from other children. One Anganwadi worker had to leave the job because she did not want to clean the utensils touched by Ganda boys and did not like to take care of the Ganda children. The practice of untouchability was also reported from other villages" (India 1998a).

Some forms of marginalization are geographical. One example is in India, where the native Adivasi tribal population has been pushed to the degraded forests and eroded hill slopes, scrubland, and rocky soil, by caste settlers. They become sources of agricultural labor for others, or encroach on common property resources that are rapidly diminishing (India 1998b).

In Uganda, "After the community had finished drawing its village social map, we wanted to know what future aspirations the community had. One participant proposed that something be done about the poor situation of the Batwa. At this point it emerged that none of the [Batwa] had had their households included on the village map. Worse, not a single person from this small ethnic group had turned up for the meeting. A separate effort was made by the research team to interview some Batwa families. Two women were found in the neighborhood. One summed it up for us thus: 'We only gain value in the eyes of the Bafumbira when we are working their gardens. In other instances we are invisible'" (Uganda 1998).

Social exclusion on the grounds of ethnicity is a key to understanding who gets whatever resources are available. In the Philippines, indigenous people have benefited the least from government rural development programs. "Mostly dominant in the rolling and mountainous areas, the indigenous tribes verbalize feelings of inferiority" (Philippines 1998). In Vietnam, too, ethnic considerations have been key in determining access to education:

"[In the whole district] there are two Chau Ma children going to school. They do not want to go to school, for the Kinh children are beating them up. … Teachers are available although most of them only speak Vietnamese. The rate of Kinh children going to school is much higher than that of the ethnic groups. Most of the dropouts are found among the indigenous people, if they ever start school. The reasons for the low attendance vary but the most common are labor needed at home, long distances, no roads, dangerous passages over water, no adequate books and clothes, not understanding Vietnamese, not being made welcome by the Kinh children" (Vietnam 1999a).

People with HIV/AIDS

> *A person with AIDS suffers a lot because there will be no communication whatsoever because people will get afraid of him and he will end up without friends.* —South Africa 1998

> *AIDS knows no boundaries.* —Uganda 1998

Myths and stereotypes that surround AIDS have caused sufferers of the disease to be cut off from social networks, the critical survival asset for the poor. Stereotypes against HIV/AIDS sufferers are heavily culture-specific. In Eastern Europe and the former Soviet Union the negative associations ascribed to drug users and homosexuals have excluded sufferers; in Sub-Saharan Africa the disease is associated with prostitutes, women, and truck drivers, and with poverty.

A key problem for those with HIV/AIDS is shame, denial, social isolation, and losing access to the social networks they need in order to cope with the psychological and material consequences of the illness. "A major fear associated with HIV/AIDS is the fear of social isolation that would result for a household and individual if the knowledge of infection became public. … This causes many to hide the fact of infection, thereby hampering efforts to bring the issue into the open to further public education" (South Africa 1998). Fear also leads to the widespread attitude that "if you just ignore the symptoms … [then] they will go away," particularly since HIV/AIDS has become associated with death, orphans, and destitution (Uganda 1998). The behavior of health providers, the "rudeness and moralistic attitudes" of clinic staff who work with HIV/AIDS patients, discourages the poor from seeking crucial services (South Africa 1998).

AIDS has consequences beyond the individual. Whole households may face isolation. In Burkina Faso:

> *AIDS widows … have been chased with their children from their villages. They end up in the city, arriving with nothing,*

knowing almost no one, and looking for work. They share a common stigma with the older women found at the Center Delwende de Taughin, in Sector 24. Both have been accused of witchcraft and chased from their villages after an unexplainable death. [These] new type of young, homeless women are accused of the deaths of their young, seemingly fit, husbands. What makes them different from the older women and much more vulnerable in the city is that they are probably in danger of being infected themselves. Moreover, they arrive not alone, but with small children, too young to help find work and survive. With the increase in AIDS cases over time … the numbers of these women, socially ostracized, will continue to grow as well.
—Burkina Faso 1994

The issue of HIV/AIDS and its severe consequences for households and society are discussed in most PPA reports from Sub-Saharan Africa including Benin, Burkina Faso, Cameroon, Ethiopia, Mali, Senegal, South Africa, Swaziland, Tanzania, Togo, Uganda, and Zambia. HIV/AIDS is also identified as an issue in Thailand and in Cambodia. (Case study 3.1 in Chapter 3 offers additional information from the PPAs on HIV/AIDS.)

The disabled

Disabled children are not seen as human beings; they are isolated at home and not sent to school. —Kabale focus group, Uganda 1998

Disability is frequently reported as one of the characteristics of the very poor. Issues of access, both to physical and social space, have emerged. A blind woman from Tiraspol, Moldova (1997) reports: "For a poor person everything is terrible—illness, humiliation, shame. We are cripples; we are afraid of everything; we depend on everyone. No one needs us; we are like garbage that everyone wants to get rid of." High health costs exacerbate disability. The report continues: "Families on the edge of indigence or already in debt are often unable to treat [their] chronic or serious illnesses. Maria … recently discovered several lumps in her breast. The family already has such a large debt from her husband's treatment that she has refused to even consult a doctor, although she realizes she might have cancer. A disabled man in the district of Balti reported similar behavior on the part of his wife: "She has a serious liver disease and even though I tell her to go to the doctor, she won't. She is afraid of paying money." Even when poor people do start treatment, they sometimes find they can't afford to complete it. A

woman reported she had come down with pneumonia. She borrowed enough money to buy ten doses of penicillin, but only had nine injections, since she could not afford a tenth syringe (Moldova 1997).

Social exclusion can still continue even when the basic economic concerns of disabled people are met:

> *Before the earthquake, Armenians were unaccustomed and often repulsed to see people with any sort of deformity, regarding birth defects and handicaps as shameful. Families often hid handicapped children at home so they would not reduce the marriage chances for the normal children. Since the earthquake, considerable aid has gone to the disabled. In Giumri's Austrian Quarter, the disabled, along with their able-bodied relatives or guardians, have occupied 100 specially designed apartments well supplied by electricity and cooking gas. The disabled have patrons in Europe who send money and clothing, and even pay for holidays. Yet the disabled remain isolated. Lack of special transport confined them to a single neighborhood, special school, small church, local polyclinic, and small shop. The able-bodied population living in the earthquake zone who lost close family members and remain ill-housed and needy feel they have suffered just as much as the disabled, and consider it unfair that "all the aid" goes to the "handicapped." As a result, the disabled are prey to name-calling and hostility when they venture from their immediate surroundings into Giumri.* —Armenia 1995

Widows

> *Even before the funeral of the deceased husband, some widows are mistreated by the in-laws who take all the property, including the children.* —Mbarara focus group, Uganda 1998

We did not start our analysis with the idea of featuring widows as an excluded group in a case study, but the data suggest that in many cultures, among the poor, becoming a widow is tantamount to social death. Widows are seen as harbingers of death and bad luck, and are considered burdensome, useless, and easy prey, and are often identified as the poorest of the poor. In Swaziland women say that the hardship of widows is made worse by a Swazi custom that regards them as bearers of bad luck and imposes on them social isolation during a prolonged period of mourning (Swaziland 1997). The combination of social prejudices, kinship customs, and lack of accountability on the part of state institutions

helps explain why widows face great risk of social exclusion and poverty (see case study 6.2).

Conclusions

Poor women and men in many countries feel further socially excluded and less protected than before. This disintegration of social order is compounded by the fact that for many the old coping mechanisms based on traditional networks are fast disappearing. The poor speak of a loss of community, which was once a partial substitute for the lack of assistance from distant state regimes the poor feel powerless to change. Community solidarity has indeed increased in some places as a form of self-protection, but it is unable to confront—much less change—corrupted state institutions that become aligned with criminality and justice and police protection that can be bought and sold. In this type of environment moving out of poverty is beyond personal control, beyond personal effort. Hence, many poor people see few benefits to increased investment in human capital. Children in Mexico (1995), Latvia (1998), and Vietnam (1999a) freely assert that moving out of poverty is related to neither schooling nor hard work.

For many vulnerable groups—such as the elderly, those with HIV/AIDS, widows, and, in many contexts, women—changes over the last decade have eroded important social safety networks and practices. Caught in cycles of poverty and exclusion, the poor struggle to survive while opportunities to access information, jobs, education, health care, markets, pensions, and other resources elude them. The way the state is organized often exacerbates existing social tensions and cleavages leading to even greater inequality between the rich and the poor (see table 6.1 in appendix 7).

Case study 6.1 The Poor and the Police

> *The gradual relaxation of state control has reduced some of the functions of the police. But at the same time, it has also had the effect of reducing state control over the police. For this reason, many people are deeply fearful of the police. Because the state is weak, citizens—especially the poor and powerless—feel unprotected against the police. They have no recourse but compliance when police demand bribes or threaten brutality. —Ukraine 1996*

The presence of dysfunctional police forces plays a substantial role in the deterioration of social cohesion and trust within a society, and the rise in lawlessness, crime, and violence. Corruption, institutional failure, and

social fragmentation are all brought into sharp relief by attitudes toward the police. The police are said to be among the three most repressive institutions in society (the other two being the military and the household) (Gelles and Straus 1988). When the institutional checks and balances on police action disintegrate the police force is capable of immense repression and exploitation.

The precise consequences of this repression, of course, differ from context to context, depending primarily on the extent of preexisting police involvement in society. The countries of the former Soviet bloc, for example, were characterized by an exceptionally pervasive and surveillance-oriented police system. A report from Ukraine explains:

> *In discussing perceptions of the police and their relation to crime and [law] enforcement it should be noted that the Soviet police force was charged with serving the state by monitoring and controlling citizens and preserving order, rather than controlling crime. Soviet citizens obtained their registration (propiska) through the police. It was the role of militia to ascertain that citizens were employed and living where they were registered, and to register marriages and divorces in the internal passports people still use as legal identification. Citizens also applied to the police for foreign passports and visas. —Ukraine 1996*

Around the world police pervade society for a range of reasons, such as to wage a war on drugs, or to address terrorism and antidemocratic forces, and so on. Heightened police presence in communities has noticeable effects. In Jamaica, for example, the development of a special crime-fighting unit has created tremendous social tension:

> *Police are a central part of the everyday life of the urban poor, yet are perceived as reinforcing existing structures based on fear and divisiveness. The actions of the Anti-Crime Squad (ACID) and Rat Patrol (mixed army and police patrol) were singled out as being brutal and intimidating, particularly by young people who perceive themselves to be subjects of wholesale harassment. —Jamaica 1997*

In South Africa the police have historically been associated with repressive minority rule, and there are residual poor relations between the majority population and the police (South Africa 1998). In much of South Asia the police are associated with corrupt politicians, evoking fear rather than respect among poor people.

Police Activities

The police support their families by just showing their shadow.
—Resident, Akhuria, Armenia 1995

The mere presence of the police can cast such a pall of fear that people are willing to make payments just as precautionary measures to be left alone. The power of the police to dominate, threaten, evoke fear, and demand bribes is pervasive in environments where no one is policing the police. The police are mentioned in about 40 percent of the reports reviewed. In none of the documents is the report favorable. At best, the police are reported as "largely inactive" in their policing roles; at worst, they actively harass, oppress, and brutalize. In countries as different as Jamaica, Uganda, India, and Moldova, police brutality is mentioned as a serious problem facing the poor.

Examples of police indifference are particularly prevalent in Eastern Europe and the former Soviet Union. They are considered indifferent because their actions do little to meet people's expectations, as in the following example from Ukraine. An elderly lady, Rosa, reported that once she telephoned the police to report that her Arab neighbor had been badly beaten by armed men demanding money. The police claimed they didn't have enough gasoline to come, although as Rosa pointed out, their station was located only 200 meters from the crime (Ukraine 1996).

This indifference seems particularly prevalent in cases of violence against women. Rape victims in South Africa report, "Even the policemen are not doing anything about this. If we go to report to them, they always say, Go find other people who were raped by that person and come back with all the names of the victims, only then they will know if that person is really a rapist. They will ask you, what did you do to get raped? Did you provoke the rapist? What kinds of clothes were you wearing? They ask you all sorts of questions without giving any help" (South Africa 1998).

Along with the problem of indifference by police, corruption proves to be another major obstacle to ensuring adequate protection and justice. In Madagascar the police and judges, who are supposed to be the guardians of justice, are seen as the most corrupt (Madagascar 1994). The impact of police corruption varies in significance from one context to the next, yet can become pervasive in a particular society because it is self-perpetuating.

Many PPAs also note that the police are largely responsible for making informal sector survival strategies increasingly difficult, by harassing vendors and small traders, especially women. Women who are hawking goods in the informal sector end up constantly on the move to avoid the police, who patrol unauthorized areas in order to collect bribes from traders and kiosk owners. Such bribes are mentioned in many PPAs around

the world. In Cameroon, for example, "Traders in food crops mentioned that even where the road is good, because of the numerous road blocks, police harassment, and customs check points 'travel is a real nightmare'" (Cameroon 1995).

In Georgia bribes factor into both formal and informal business activities. Small businessmen are faced with bribes demanded by all officials, including the police, and are faced with extortion from organized crime. Entrepreneurs say that the only way to survive and to protect oneself against "sudden accidents" is to have a *krysha,* a protector, to have good relations with powerful figures in the police force, and to publicize this fact to all (Georgia 1997). While police actions can range from indifference and neglect to corrupt activities, the severest form of injustice affecting the poor usually takes the form of violent police harassment of individuals. This can mean being beaten by Moscow police as suspicious "persons of Caucasian nationality" or in some extreme cases, being "returned in a coffin" (Georgia 1997).

Minority or socially excluded groups are particularly vulnerable to police extortion and harassment. In Pakistan researchers find the most extreme case of insecurity among the Bengali community of Rehmanabad, in Karachi. "They had been subject to evictions and bulldozing, and on returning to the settlement and constructing temporary housing of reeds and sacks, have faced ongoing harassment by land speculators, the police, and political movements" (Pakistan 1993). Similarly, in Bangladesh tribal groups stopped filing cases with the police because they know that there will be no action, only further harassment (Bangladesh 1996). In Georgia the internally displaced persons (IDPs), in addition to suffering the humiliation of being labeled beggars, report that even when they had land their poultry was stolen more often than that of others, and that the police refused to take an interest (Georgia 1997).

Coping Strategies

As the formal state deteriorates local agents of the state are increasingly able to exercise power arbitrarily and with impunity. Those poor people who are able to solicit the patronage of the police fare substantially better than those who are unable to enlist this kind of support (India 1998d). Two kinds of coping mechanism are identified in the reports, which correspond to two roles of the police force: maintaining justice and protecting the public.

Coping with the absence of justice

Police forces are relatively new phenomena in many countries, and most have a variety of social mechanisms for preserving order that predate

official police activities. In India, for example, village quarrels and conflicts are often resolved by the *mukhia* (village head) joined by four other village members to form an informal committee called a *panch*. The aggrieved parties usually respect the decision of this body, and decisions are almost never reported to the police or taken to the courts (India 1997a).

Some forms of informal justice follow traditional lines. In other cases popular courts are established. While these tend to be more democratic than their predecessors, there is no guarantee that they will be free of repression or injustice. A Jamaican PPA notes that informal justice systems within poor communities have developed as a response to the lack of law and order. These alternative systems, mainly hierarchical in structure in the form of councils, committees, or even ad hoc groups are headed by dons or other powerful leaders to hand out justice informally. In one instance a cocaine addict was beaten up and driven out of an area, in another an accused child-beater was "tried by the people" and forced to leave the community (Jamaica 1997). Neither of these mechanisms for dispensing justice is ideal. In times of institutional crisis certain groups can become "judge, jury, and executioner"—an exceptionally dangerous state of affairs, particularly for those without power.

Coping with the absence of security

In times of institutional breakdown those with greater power or resources are able to claim the attention of the police more successfully than those without. If the police are unwilling or unable to provide the protection sought by those in power, they create their own solutions. In Ukraine, for example, businessmen frequently feel compelled to have bodyguards because the police are not willing or able to protect private citizens or private property. As a result, a mutual dependency between police and business interests is forged. Moreover, many people consider that the local "mafia" (including ethnic and local gangs, organized crime, and corrupt government institutions) have penetrated law enforcement agencies, and that criminals generally operate with the knowledge and protection of the police (Ukraine 1996). The bond between the police and formal business interests also contributes to the frequent reports of the police harassing those involved in informal sector business.

Those without resources to pay for added security sometimes agree to combine their efforts in an attempt to secure greater protection. In some villages in Tanzania where cattle theft is prevalent and police presence low, people have banded together to create *sungusungu,* or security groups within their communities. All the men and women in the village above age 20 are required to join. The young men are responsible for security, and at night patrol the village to make sure that people are not loitering around.

Women take turns to prepare food for the guards (Tanzania 1997). Similarly, in rural Georgia, because of frequent theft of livestock and harvest, farmers take turns watching the fields before the harvest. They have found themselves confronting armed thieves at night (Georgia 1997).

When protection from the police is up for sale the poor in urban slums are often trapped between two evils: corrupt and preying police on the one hand, and slumlords and gangs on the other. In Bangladesh slum dwellers note the lack of assistance from law enforcement agencies. In the slums of both Chittagong and Dhaka men report that musclemen regularly harass teenage girls and even kidnap and rape them. Musclemen demand money from the slum dwellers, and threaten that they will burn down their houses if any complaints are lodged against them (Bangladesh 1996).

Consequences for the Poor

The police cannot patrol; they are corrupted. —Panama 1998

When the actions of an ineffective police force reduce people's trust in it, this lack of trust contributes in turn to a further deterioration in the police force's reputation and effectiveness. But it is important to stress that the corruption of the police has consequences well beyond this. Many reports, across all regions, mention that reduced trust between groups and individuals occurs as a consequence of an impaired police force, and the associated increase in crime. The absence of trust in the police prejudices future cooperation both within communities and among groups. Without trust in fellow community members, there is little hope for positive change. In Jamaica, for example, the PPA notes that existing social institutions in the communities studied have largely failed to reduce violence, leaving an institutional vacuum in many cases. Consequently, the only major mechanism to control or reduce violence is the visible presence of different branches of the police force, with widespread accusations of brutality, as well as accusations of human rights violations (Jamaica 1997).

In Moldova increased crime, from pilfering fields to rape and assault, makes poor people fearful of venturing out of their homes in villages, towns, and cities. People feel they are vulnerable to threats, intimidation, and abuse from those in power. Lack of trust within communities, lack of trust between citizens and their officials, collusion between local officials and police, and perceptions of a two-tier system of justice, along with distrust of the banking systems, which have also been corrupted—all these put "severe constraints on citizens' initiative and grass-roots activity" (Moldova 1997).

Conclusion

There are no quick fixes. The problems associated with the police are embedded in the problems of state dysfunctionality. Given the impact of crime, lawlessness, corruption, and police harassment on poor people's lives, poverty reduction strategies can no longer ignore the role police play—either through their activities or the lack of activities that can lead to lawlessness—in impoverishing poor men and women. Women are particularly vulnerable. Consideration should be given to the creation of police stations run by women for women which have similar power, resources, and status as male police stations as has been suggested in the Republic of Yemen (Republic of Yemen 1998).

Case study 6.2: Widows

This case study addresses two questions: How and why are widows excluded, and how do they cope?

How and Why are Widows Excluded?

> *When my husband died, my in-laws told me to get out. So I came to town and slept on the pavement.* —A middle-aged widow, Kenya 1996

> *If the woman has no children at the time of widowhood, she is asked to leave immediately, sometimes blamed for the death, and even labeled a witch. Relations ensure that she leaves with nothing but her clothes.* —Tanzania 1997

The PPA reports suggest that there are four main reasons for widows to find themselves excluded. It is felt that they cannot contribute economically, they have no assets, they are expected to play certain social roles, and formal safety nets rarely provide for them.

They cannot contribute

> *They do not possess any kind of skill.* —India 1997b

As an Indian report notes, widows are assumed to be an economic burden on the household: "They are wholly dependent on their family for care and support as they do not have any earnings of their own. Socially, they are often neglected and considered a burden on the family. The general perception is that they do not make any significant economic

contribution to the family and that they do not possess any kind of skill" (India 1997b).

Despite this perception, widows frequently do work, but their range of possible activities is often severely limited by childcare responsibilities. The lack of economic productivity, in other words, may have more to do with the constraints placed on widows than with the women themselves. A widow in Guatemala observed, "The widows don't have anyone to help them, and they don't have even a small piece of land—not even to have a house, never mind to grow crops" (Guatemala 1994a). Further, many cultural traditions and legal systems deny widows access to the resources once controlled by the household. She often cannot fall back on her original social networks for support, because she is expected to sever those ties on marriage.

For many women, finding socially acceptable remunerated work is challenging enough without the stigma, childcare responsibilities, and grief of widowhood. Yet in the absence of assets, opportunities, and social support, widows must work endlessly to survive. One widowed mother of six who weaves textiles, collects wood to sell, and works occasionally as a laundress, says, "We are poor because our work does not permit us to eat. What we earn from our work is sufficient for one or two days and then we have to look for work for the next days. We have pain every day. We never rest, ever" (Guatemala 1994a).

They do not possess assets of their own

> After the death of my husband, his brother married my husband's second wife and took all documents related to the house that my husband owned. Now I'm neither owner nor renter, he rents four of the six rooms and he keeps the rent. My brother-in-law has rented some of my children. I work as a maid and sell sand that is used for washing dishes. I collect this sand around the neighborhood. I eat what I can find and it is not every day that I eat. —A widow in a neighborhood of Bamako, Mali 1993

In many traditional societies widows are often expropriated of the family assets when their husbands die. This means that they experience a drastic fall in income at a time when they can least afford it. The economic hardship suffered by widows is exacerbated by the discrimination against them in credit markets, which makes it harder for them to reacquire assets. This theme is highlighted in women's discussion groups:

In the case of widows, male relatives of the husband (generally his brothers) will claim rights on household property unless the male children are old enough to inherit, taking away means of production and transport, and even their house. In some areas of Africa, widows are supposed to stay inside their house for a whole year, thus being practically forced to abandon whatever income-generating activity they had and to depend on charity. The custom whereby brothers-in-law "inherit" widows along with property represents one of the best outcomes, as it affords women the possibility to maintain the usufruct rights over their household property and provides them the protection and status deriving from a husband. —Benin 1994*

And in Nigeria "it was pointed out that these women are suspect when it comes to borrowing money for business ventures or self-improvement. They also suffer threats to their privacy and property. In particular, widows and barren women lose their husband's property to relations of the husband in accordance with traditional family rules" (Nigeria 1995).

They are expected to fulfill social responsibilities

Bereavement and funerals can cause poverty. —Kenya 1997

Despite the economic loss resulting from a husband's death, widows are often expected to participate in expensive community undertakings, the most obvious of which is paying for the husband's funeral. Funeral costs can be exceptionally high, especially as a percentage of a poor person's income. In some countries arrangements exist for a kinship network to contribute to fees. If no such network exists, however, the widow will sometimes have to pay for the appropriate expenses herself: "Bereavement and funerals can cause poverty. In Kisumu the widow(s) and children are often left bankrupt. This marks the beginning of poverty for the bereaved family members" (Kenya 1997).

In South Asia social obligations include finding a dowry for a daughter's marriage:

Rehala lives in Mahya Bagra. She is 35 years old. Rehala's husband died 10 years ago, leaving her three children to bring up alone. Her son married and went away, having squandered all her savings. She works as a maidservant. Both her daughters have married, the eldest to a rickshaw puller and the second to a day laborer. When they married, Rehala said she could not give dowry. Every day the men are demanding it.

They want gold, furniture, utensils, and mattresses. She thought her son would help out but he is only concerned for himself. She already has an outstanding loan of Tk 30,000 and feels she will never be able to repay the loan and give the dowry demanded by her two sons-in-law. —Bangladesh 1996

They are poorly provided for by state or community safety nets

If assistance … comes at all, no one ever knows what happens to it. —Moldova 1997

There are very few assistance programs that directly assist widows. Often widows have to find assistance by qualifying for a second category of assistance, such as pensions or government transfers to the poor. Furthermore, widows, like other poor and excluded groups, are poorly positioned to influence government policies; powerlessness in the face of political indifference and corruption contributes to their economic hardship.

How Do Widows Cope?

Widows try to cope in many ways. Those most commonly reported in the PPAs include informal employment, taking children out of school, drawing on entitlements where they exist, returning to parents, migrating, and becoming sex workers.

They seek informal employment

For a woman it is a problem to start life afresh.
—Tanzania 1997

As noted above, widows work to help mitigate their situation. They are often barred from formal employment due to gender discrimination, and widows are forced to find work in the informal sector (MacEwen Scott 1995). A group of women in rural Tanzania report, "For a woman it is a problem to start life afresh. … Sometimes women engage in businesses like selling food in the open markets, do piecework, or prostitution. Many lacking education do not know their legal rights and end up moving with drivers of long-haul trucks along the Dar-Malawi or Rwanda roads. They come back when they are pregnant" (Tanzania 1997).

In Macedonia (1998) a widow explains that she begs. "Every day she goes to buildings or stands in crossings and begs with her three-year-old child. She earns around 150 denars a day. She goes to beg by bus, but she does not pay her fare because the drivers already know her, and they do not

ask for money …" Her children do not go to school because she doesn't have enough money.

The struggle to live touches widows in many countries. "Mai is a 37-year-old widow whose husband died when she was three months pregnant. Unable to work while pregnant, and struggling to raise two other young children, she quickly fell into debt and had to mortgage their land to buy food. Mai currently works as a domestic servant, but she is still 2 million VND in debt. She currently goes to work from 6:30 a.m. to 5:00 p.m. and lists her main difficulties as having the money to buy back her land and then loneliness. Her dream now is to save enough capital to raise pigs and ducks, while her daughter's dream is freedom of debt for her mother" (Vietnam 1999a).

They withdraw their children from school

> *We simply have to survive.* —Moldova 1997

One way in which widows survive is to make the difficult choice of taking their children from school. In this event girls are more likely than boys to be withdrawn so that they can provide income through child labor or do housework while the mother works. "One young mother of four keeps her three school age children out of school so they can help scavenge cardboard. She explained, 'We simply have to survive. If we had nothing to burn, we would die. My children can't go to school because, without them, I wouldn't be able to gather enough cardboard every day'" (Moldova 1997).

They access state or community entitlements, where they exist

> *Without pensions … many households and communities would collapse.* —South Africa 1998

If widows are elderly, pensions can be a vital source of income, not only for the widow, but also, through multiplier effects, for the community in which she lives. A South African PPA notes "Without pensions, it was apparent that many households and communities would collapse. Pensions are shared by households and communities and are used to invest in the development of household assets, and their utilization. Moreover, pensions are very frequently a primary source of support for grandchildren, with the pensioner [providing childcare] in the absence of the child's parents. Pensions also help to make old people secure in the family (or enable them to leave households if they so choose). As such, they give the elderly some measure of control over their own lives" (South Africa 1998).

In a few cases there are even direct entitlements for widows. "The collective welfare fund is for taking care of the five-guarantee households, that is, the aged, the infirm, old widows and widowers, and orphans with five types of help (food, clothing, medical care, housing, and burial expenses), and an allowance for especially poor households, and so on" (China 1997).

Yet the state, in general, does not directly target social safety nets to widows. In some cases widows have the option of accessing community and household entitlements:

> *Widows and the elderly have a respected place in Pakistani society and those who are part of a social network are afforded some degree of support and care. In return they provide help with childcare, domestic tasks, and income generating activities. Nevertheless, support is usually extended by people who are themselves deprived, with very little—or nothing—to spare … Despite widows being a locus of most social safety-net programs, on the whole the problems of the elderly have not been given high priority by the social sectors, and widows are not necessarily among the elderly.* —Pakistan 1993

They return to their parents' home

> *Even her father hesitates in welcoming her because she cannot inherit anything from the family.* —Tanzania 1997

The extent to which a widow can expect her family to provide support after her husband's death depends on the culture. In Eastern Europe and the former Soviet Union this is mentioned much less than in other parts of the developing world. In Sub-Saharan Africa where the kinship networks otherwise serve as social safety nets, widows are not included in their scope. In Kenya, for example, widows report that, since they would not be welcome in their father's homes, they often just went to the nearest town, eking out a living, often moving in and out of prostitution (Kenya 1996). In Tanzania women say, "It is tragic for women, because when she comes back with nothing, even her father hesitates in welcoming her because she cannot inherit anything from the family. A divorced or separated family will be buried at the church compound, not on her father's farm. In some areas they bury her at the boundary of the farm, as she has no place in the farm. The farm is for her son" (Tanzania 1997).

They migrate

> *I have been everywhere, carrying these children with my teeth.*
> —South Africa 1998

Given the relative unavailability of socially acceptable work for widows living in rural areas, many widows become migrants, heading for urban zones. This makes them potentially more vulnerable; while kinship networks may extend into urban areas, often they do not. One elderly widow says, "Oh, in those years [after being evicted from a farm] I was tossed around, getting knocks here and there. I have been everywhere, carrying these children with my teeth. I moved toward the coast to a place near Port Alfred. I sought some way of supporting myself by working for some sort of whites in the area, spending a year here, two or so there, and another one elsewhere. I then came back to Manly Flats to work on a chicory form, but then had to join my daughters in Grahamstown because the children with me found the farm work exhausting" (South Africa 1998).

They become sex workers

> After the death of my husband, I tried to make money in different ways, but prostitution was the most cost-effective.
> —Widow with two children, Macedonia 1998

In order to generate an income some widows find work as sex workers. Given the risk of disease and the social stigma attached to the work, this is generally seen as a last resort coping strategy for widows and for poor women. In Cameroon, "Two main reasons were given for the high rate of prostitution: (a) high unemployment, and (b) retrenchments and massive salary cuts. …Commercial sex workers interviewed in Yaounde and Douala confirmed this. In East Province teenage girls and women out of general employment would say in despair, 'We have food to sell, but no one will buy [it]. Those that try to buy, pay cheaply for it [so] that it is no longer worth the effort to farm. In the face of this double bind, what else is there left for a woman to sell?'" (Cameroon 1995).

Conclusion

These findings suggest four areas where policy changes could improve the lives and livelihoods of widows and their families: (1) enforced property rights; (2) employment opportunities; (3) improved safety nets; and (4) community level interventions.

Enforcing property rights challenges the economic basis for the exclusion of widows. If widows own resources, others are more likely to find reasons to support them and work with them. Such social and economic assets also provide a better guarantee against future risks.

Employment opportunities are essential. Widows find themselves discriminated against in the employment market, and are forced into the

informal sector, which pays less and is more insecure. In Bangladesh one of the most important priorities for all women is the opportunity to work. It is therefore essential to remove discrimination against widows and women more generally in the formal market, and especially to improve conditions in the informal sector into which most poor women are thrown. Assistance with self-employment opportunities is especially valuable, as it would ease their cash flow, give them enhanced social status, provide them with psychological security, help them to send their children to school, and enable them to access health care. Many women express the view that they are not looking for charity, but looking for employment opportunities. This way they will not have to ask or beg for any outside assistance (Bangladesh 1996).

State- and community-funded safety nets can provide widows with a modicum of security. Baseline security is necessary if widow-headed households are to take the risks necessary for long-term economic improvements. These safety nets should work to ensure that widows have access to the opportunities and freedom necessary to get out of poverty and to redefine their role in society.

Interventions at the community level are needed, given the persistence of social norms, to address some of the social and economic pressures that widows face. The need for direct assistance emerges strongly in these PPAs. Community-based programs that bring widows together in economic and social solidarity can transform their lives.