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1 Listening to the Voices of the Poor

Poverty is pain; it feels like a disease. It attacks a person not only materially but also morally. It eats away one's dignity and drives one into total despair. – A poor woman, Moldova 1997¹

Poverty is pain. Poor people suffer physical pain that comes with too little food and long hours of work; emotional pain stemming from the daily humiliations of dependency and lack of power; and the moral pain from being forced to make choices such as whether to pay to save the life of an ill family member or to use the money to feed their children.

If poverty is so painful, why do the poor remain poor? Poor people are not lazy, stupid, or corrupt. Why then is poverty so persistent? Two strands of thinking seem essential to address this question: one is the realities, experiences, and perspectives of poor women and men themselves; and the second is understanding the informal and formal institutions of society with which poor people interact. With this in mind, we draw upon 78 Participatory Poverty Assessment (PPA) reports, which are based on discussions with poor women and men and other stakeholders. These studies were conducted in the 1990s in 47 countries around the world.

Many books could be written from these studies; our book is about common patterns. As we moved deeper into analyses of poor people's experiences with poverty, we were struck over and over again by the paradox of the location and social group specificity of poverty and yet the commonality of the human experience of poverty across countries. From Georgia to Brazil, from Nigeria to Philippines, similar underlying themes emerged: hunger, deprivation, powerlessness, violation of dignity, social isolation, resilience, resourcefulness, solidarity, state corruption, rudeness of service providers, and gender inequity. The manifestation of these problems varied significantly. We found ourselves, saying, "We have read this before." Sometimes even the words and images poor people evoked in describing their reality in very different contexts were uncannily similar.

To name one example, single mothers with young children use similar imagery to describe hanging onto their children while somehow still scraping a living. In South Africa, (1998) a widow said, "I was tossed around, getting knocks here and there. I have been everywhere, carrying these children with my teeth." In Georgia (1997) a mother described the pain of leaving small children alone in the home while she "runs like a dog from house to house, selling some sort of clothing or product just to make two lari a day."

Our book is about these common threads we found across countries. The details of the weave are highlighted on occasion to ensure that the broad human story does not get lost. In doing so

¹ To increase readability, when we use material from the PPAs that make up our database, we reference only by country. We are grateful to the researchers whose work forms our core material and to many colleagues who sent us documents. We are particularly grateful to Nora Dudwick, who made her Central Asia and Eastern Europe collection of studies available to us and to Larry Salmen for his collection of Beneficiary Assessments and from which we draw heavily.

we want to convey the message that to develop effective poverty reduction strategies, we must understand poverty from the perspective of the poor and explore the interlocked barriers poor women and men have to overcome, many of which have to do with social norms, values and institutional roles and rules beyond their individual control. Yet to take local action, the details and contours of the patterns have to be understood in each location, for each social group, for each region, for each country in a particular institutional context at a particular time in history. For example, poor people themselves make important distinctions between the dependant poor, the resourceless poor, the temporary poor, the working poor, and God's poor.

Our analysis of common patterns leads to five main conclusions about the experience of poverty from the perspectives of the poor. First, poverty is multidimensional. Second, households are crumbling under the stresses of poverty. Third, the state has been largely ineffective in reaching the poor. Fourth, the role of NGOs in the lives of the poor is limited, and thus the poor depend primarily on their own informal networks. Finally, the social fabric, poor people's only "insurance," is unraveling. These issues are addressed in detail in the following chapters, but an overview of each conclusion is presented here.

The persistence of poverty is linked to its interlocking multidimensionality; it is a gendered, dynamic, complex, institutionally embedded, and location-specific phenomenon. The pattern and shape of poverty varies by social group, season, location and country. Poverty consists of many interlocked dimensions. Although poverty is rarely about the lack of one thing, the bottom line is lack of food. Our study brings to the foreground four other dimensions that feature prominently in poor people's definitions of poverty: First, poor people lack access to basic infrastructure, rural roads, transportation, and water. Second, poverty has important psychological dimensions such as powerlessness, voicelessness, dependency, shame, and humiliation. The maintenance of cultural identity and social norms of solidarity helps poor people to continue to believe in their own humanity despite inhuman conditions. Third, while there is a widespread thirst for literacy, schooling receives little mention or mixed reviews. Poor people realize education offers an escape from poverty — *if* the economic environment in the society at large and the quality of education improves, however poor health, and illness is dreaded everywhere as a source of destitution. Finally, poor people rarely speak of income but focus instead on managing assets — physical, human, social, and environmental — as a way to cope with their vulnerability, which in many areas takes on gendered dimensions.

The second conclusion is that the household as a social institution is crumbling under the weight of poverty. While many households remain intact, many others disintegrate as men, unable to adapt to their "failure" to earn adequate incomes under harsh economic circumstances, have difficulty accepting that women are becoming main breadwinners and that this necessitates a redistribution of power within the household. The result is often alcoholism and domestic violence on the part of men, and family breakdown. Women, in contrast, tend to swallow their pride and go out into the streets to do demeaning jobs, to do anything it takes to put food on the table for their children and husbands. Clearly, this is not necessarily empowering for women, for despite having assumed new roles, women continue to face both discrimination in the labor market and gender inequity in the home. They confront oppressive social norms in both state and civil society institutions in which they live and work, and many have internalized stereotypes that deny their worth as women. Gender inequity within households seems remarkably intractable; economic empowerment does not necessarily lead to social empowerment or gender equity within households. Nonetheless, in some places there were glimmers of equitable power relations within the household.

Third, from the perspective of poor people, the state is largely ineffective. To a surprising extent, although the government's role in providing infrastructure and health and education services is recognized by poor people, their lives remain unchanged by government interventions. Poor people report that their interactions with state representatives are marred by rudeness, humiliation, harassment, and stonewalling. Poor people also report vast experience with corruption as they attempt to seek health care, educate their children, claim social assistance or relief assistance, get paid, or receive protection from the police and justice from local authorities. In many places, poor people identify particular individuals within the state apparatus as good and certain programs as useful, but these individuals and programs are not enough to pull them out of poverty. The impact of a corrupt and brutalizing police force is particularly demoralizing for the poor, who already feel defenseless against the power of the state and the elite. There are gender differences in poor people's experience with state institutions reflecting societal norms of gender based power inequity. Women in many contexts report continued vulnerability to the threat of sexual assault. Despite negative experiences, when outsiders come, poor people, for the most part, are willing to trust and listen one more time with the hope that something good may happen in their lives.

Fourth, poor people give NGOs mixed ratings. Given the scale of poverty, NGOs touch relatively few lives. In some areas, NGOs are the only institutions people trust. In these places, poor people report that had it not been for NGO assistance, they would have died. Poor women report that where NGOs *have* been able to organize successfully around women's issues, men felt threatened and there was some evidence of backlash. Where there is strong NGO presence, new partnerships between government and NGOs are beginning to emerge. But poor people often report that besides being rude and forceful, NGO staff are poor listeners. Surprisingly, poor people report that some NGOs are largely irrelevant, self-serving, limited in their outreach, and corrupt, although to a much lesser extent than the state. There are relatively few cases of NGOs that have invested in organizing the poor to change poor people's bargaining power vis-à-vis markets or the state. Because the studies were conducted in some countries with the world's largest and some of the most successful NGOs, there are important lessons to be learned. However the main message is still one of scale: even the most successful large NGOs do not reach the majority of poor households.

Thus, poor people throughout the world must trust and rely primarily upon their own informal institutions and networks, while recognizing the limitations of these institutions even under the best circumstances. Informal associations and networks may help poor people to survive. They serve a defensive function and usually not a transformative function. That is, they do little to move poor people out of poverty. These informal associations have limited resources and are usually disconnected from any external assistance. Of course, there are important gender differences in the nature and use of informal networks. Excluded from access to household resources as well as the more powerful formal networks and traditional patron-client relations, women invest heavily in social support networks that may offer them a hedge in fulfilling their household responsibilities. When everything around them starts sinking, poor people continue to invest in burial societies to ensure that in death, at least, they are taken care of.

The final conclusion is that from the perspective of poor men and poor women, the social fabric, the bonds of reciprocity and trust, is unraveling. There are twin forces at work: social *exclusion* of particular groups is reinforced by the more powerful and internally cohesive groups while social *cohesion*, connections across groups, breaks down. Economic dislocation and sweeping political changes have produced conflict at the household, community, regional, and national levels. This conflict leads to three important consequences. First, once societies start unraveling, it is difficult

to reverse the process. Second, breakdown of social solidarity and social norms that once regulated public behavior leads to increased lawlessness, violence, and crime, against which poor people are the least able to protect themselves. Finally, because poor people lack material assets and depend on the social insurance provided by the strength of their social ties, a breakdown of community solidarity and norms of reciprocity with neighbors and kin affects poor people more than other groups.

2 Methodological Approaches to Poverty Assessment

At last those above will hear us. Before now, no one ever asked us what we think. —Poor men, Guatemala 1994a

Understanding how poverty is produced, why it persists, and how it may be alleviated is essential if we are to devise effective, appropriate strategies for social and economic development. Traditionally, our understanding of poverty has been based on comparisons of standardized quantitative measures including income and welfare statistics. The Gini coefficient, the Human Development index, and the Physical Quality of Life index are well-known measures that rank development by indicators such as consumption and expenditure, economic inequality, education, health, access to water and sanitation and the like. Likewise, the World Bank's Poverty Assessments have relied largely upon data derived from large-scale household surveys. These surveys provide aggregate-level information on consumption and expenditure levels, educational attainment, and health status. Macro-level analyses of these data have historically provided the foundation for social and economic policy recommendations.

While quantitative measures provide important aggregate-level information, these data are able to tell only a partial story. Poverty varies across and within countries; its precise contours and dimensions are always contingent on time, place, and social groups involved. Aggregate data by definition do not reveal location specific variations. Neither do these data reveal the more subjective elements of poor people's experience of poverty or the ways in which individuals cope (Baulch 1996a). Sen has frequently argued that absolute poverty includes what Adam Smith called "the ability to go about without shame" (Sen, 1981 and 1999). But the commodities required to maintain social respectability vary from place to place, and national poverty data overlook them.

The survival strategies of poor people, including their sources of income, security, and sustenance, are highly diversified, and these dimensions become invisible when a concept as rich and dynamic as "livelihood" is gauged primarily by more traditional measures of "income" and "employment," categories that continue to dominate much of development thinking (Chambers 1997). Likewise, these data can obscure various gendered aspects of poverty such as women's non-wage-based economic contributions to the household (Tripp 1992), the impact of economic restructuring on the distribution and intensity of women's work (Floro 1995), and the different ways in which men and women respond to social safety nets (Jackson 1996).

Recognizing these issues, development practitioners and policy-makers are increasingly realizing that a more complete understanding of poverty requires the inclusion of social factors and perspectives of poor people. Sociological and participatory approaches have proven to be effective in capturing the multi-dimensional and culturally contingent aspects of poverty (Boot et al. 1998; Carvalho and White 1997; Patton 1990). The more recent World Bank poverty assessments are beginning to include qualitative and participatory methods to complement the

information from the household surveys (Zambia 1997, India, 1998 Ethiopia 1998, and Vietnam 1999, among others).

3 What is a Participatory Poverty Assessment?

In the 1990s the World Bank began to conduct Poverty Assessments routinely in order to identify the main poverty problems within a country and to link the policy agenda to issues of poverty. These poverty assessments included quantitative data such as poverty lines, social and demographic characteristics of poor people, and their economic profile (source of income, asset ownership, consumption patterns, access to services). In order to complement this statistical data with an assessment of poverty by its primary stakeholders – poor people themselves – the World Bank also developed the Participatory Poverty Assessment,² or PPA³.

A PPA is an iterative, participatory research process that seeks to understand poverty from the perspective of a range of stakeholders and to directly involve them in planning follow-up action.⁴ The most important stakeholders involved in the research process are poor men and poor women. PPAs also include decision-makers from all levels of government, civil society, and the local elite, thereby uncovering different interests and perspectives and increasing local capacity and commitment to follow-up action. PPAs seek to understand poverty in its local social, institutional, and political context. Since PPAs address national policy, microlevel data are collected from a large number of communities so as to discern patterns across social groups and geographic area, and location and social group specificities.

These Participatory Poverty Assessments are a recent but growing phenomena. In 1994 only one-fifth of the Bank's country-level poverty assessment reports incorporated PPA material. In 1995 one-third included PPAs, while between 1996 and 1998 PPAs were included in fully half of all Bank Poverty Assessments (Robb 1999). It is this PPA component of the overall Poverty Assessments which we have analyzed.

The methodologies used in the PPAs varies. Depending on the number of field researchers used, field work ranged between 10 days and 8 months in the field (average 2-4 months); sample sizes ranged from 10 to 100 communities and cost between \$4,000 and \$150,000 (Robb 1999). They

² There has been, and remains, an epistemological disagreement between those who define poverty as something subjective – the poor are those who feel themselves to be poor (a problematic position in the case of persons who describe themselves as poor because they have a Cadillac but their neighbor has a BMW – but – and those who define poverty as objective, as absolute (see Sen 1981, 1999). There is also a long tradition among scholars attempting to measure poverty as a multidimensional phenomena, see Appendix 9.

³ The term Participatory Poverty Assessment was coined by John Clark and Lawrence Salmen at the World Bank in 1992. There is a long history of social analysis in the World Bank. As early as 1979 a Bank publication detailed the contribution that social analysis could make to each stage of the project cycle, and by 1980 the Bank hosted a conference, "Putting People First" which discussed, among other things, the value, mechanisms, and costs of participatory approaches (See Cernea, 1985 and 1994.). By 1984, the Bank's Operational Manual Statement, "Project Appraisal" (2.20) required that project preparation and appraisal take into account these social dimensions.

⁴ "The premise [of PPAs] is that involving the poor in the process will contribute to ensuring that the strategies identified for poverty reduction will reflect their concerns, including the priorities and obstacles to progress as seen by the poor themselves." (Norton and Stephens 1995:1).

are most often conducted by an academic institution or an NGO, in collaboration with the government and World Bank.

Two underlying assumptions make the participatory approach different from other research approaches. First, it assumes that the research methodology applied will engage the “respondents” actively in the research process through the use of open-ended and participatory methods. Second, participatory research assumes that the research process will empower participants and lead to follow-up action. This puts special ethical demands on researchers who use participatory methods for policy research. These ethical responsibilities include a serious, long-term commitment to the people who give their time and information to the researcher.

Participatory approaches, though difficult to quantify, provide valuable insights into the multiple meanings, dimensions, and experiences of poverty (Wratten 1995). PPAs capture information that standard poverty assessments are likely to miss for two reasons. First, unlike survey research, the sets of questions used in PPAs are not predetermined. Rather, open-ended methods such as unstructured interviews, discussion groups, and a variety of visual methods are more commonly used.⁵ This allows for the emergence of issues and dimensions of poverty that are important to the community but not necessarily known to the researchers. Second, PPAs take into account power asymmetries both within the household and within communities. Whereas conventional household surveys focus on the household as the unit of analysis, PPAs approach men and women as dissimilar social groups that have distinct interests and experiences. Thus, PPAs have the potential to better negotiate and illuminate power dynamics between men and women, and between the elite and the poor. PPAs do not replace traditional household surveys and macro-economic analyses, but instead provide important complementary sources of information.

This study has been undertaken for use by the World Development Report on Poverty 2000/01 to set a precedent for developing national poverty alleviation strategies in partnership with the poor. The World Development Report (WDR) on Poverty 2000/01 is charged with the task of evaluating changes in global poverty since the Bank’s last WDR on Poverty in 1990, and also evaluating whether and how the Bank’s 1990 two-pronged strategy for addressing poverty⁶ should be modified in the upcoming decade.

This report reflects the first attempt to synthesize the findings from a broad set of PPA studies through systematic content analysis of the experiences, priorities, and reflections of poor women, men and children.

Some of the basic questions we address include:

How do poor people understand and define poverty?

What are poor people’s experiences of poverty? How do poor people define poverty according to their own experiences? How do these definitions differ across lines of gender, class, ethnicity, and region? What policy implications may be drawn from this information?

⁵ For toolkits on participatory methods see Narayan and Srinivasan, 1994 and Rietbergen-McCracken and Narayan, 1999; also the Sourcebook on Participation, World Bank 1996.

⁶ The two-pronged strategy consisted of broadly based economic growth to generate income-earning opportunities for the poor, and improved access to health, education, and other social services for the poor and others. The approach also included a safety net for the most vulnerable groups in society.

What is the role of formal and informal institutions in the lives of poor people?

How do poor people assess the effectiveness, quality, and accessibility of formal and informal institutions? What roles do institutions as varied as governmental agencies, legal and financial institutions, social and community organizations, and NGOs play in the lives of poor people? What are the psychological dimensions of people's interactions with institutions?

How do gender relations within the household affect how poverty is experienced?

Does the structure of gender relations within the household shift as members respond to changing social and economic conditions? What can we learn about gender relations from the studies? What are the implications for poverty reduction strategies.

What is the relationship between poverty and social fragmentation?

What has been the impact of broad political and economic restructuring on the lives of poor people and on society at large? How has social cohesion and social exclusion been affected? How are people coping and surviving?

4 Analyzing the World Bank's PPA Reports

We began with a broad set of questions, and throughout our research we refined and iterated our questions based on the emerging data. We sought to describe poverty and to explain it through the voices of the poor. Seventy eight reports were selected for analysis, representing data collected in 47 different countries around the world. The reports were commissioned and completed under World Bank or affiliate sponsorship. They were selected from over 300 reports submitted in response to a call for poverty focused studies that incorporate social analysis and participatory methods. Selection was based on the degree to which the reports used open-ended methods, and other qualitative assessments into their overall analysis. Reports with the richest and densest social and qualitative information were selected for the initial analysis. Only a few reports combined social analysis, institutional analysis, and participatory methods well.

Selections also reflected an attempt to maintain the broadest geographical representation possible, from the reports of sufficient quality. Reports from Africa and the Middle East make up the largest group represented in this work, with a total of 30 reports, representing 21 countries. Reports from Latin America and the Caribbean comprise approximately one quarter of the total number, with 16 reports representing 10 countries. Twelve reports come from South Asia, representing three countries.⁷ Ten reports come from Eastern Europe and Central Asia, representing seven countries, all of which are post-socialist regimes. Finally, 10 reports come from East Asia, representing six countries.

Sampling techniques ranged from nationally representative samples to purposive sampling based primarily on poverty, agro-ecological diversity as well as rural and urban diversity. Sample sizes varied from a few hundred to 5,000 people. Data collection methods included a range of participatory and social analysis tools, household interviews, observation and key informant interviews. A complete list of these reports, together with a summary description of their sample and methodology, is found in the Appendix.

⁷ This may seem disproportionately small, given the extent of poverty in South Asia. However, the three countries were India, Pakistan, and Bangladesh, and the PPAs were extensive.

5 Systematic Content Analysis

Recurrent themes were uncovered in the reports by a process of systematic content analysis. In its broadest sense, content analysis can be understood as “any methodical measurement applied to text (or other symbolic material) for social scientific purposes” (Shapiro and Markoff 1977:14). Different researchers have emphasized various aspects of content analysis, from its capacity to generate quantitative descriptions by analyzing word count (Berelson 1954; Silverman 1993) to its ability to help researchers draw inferences from a text by breaking that text down into discrete units of manageable data that can then be meaningfully reorganized (Stone et al. 1966; Weber 1990). Still others emphasize how content analysis is an approach resonant with “grounded” theory and other strongly inductive approaches to data analysis (Strauss 1987).

Because the reports analyzed for this book varied by author, research teams, time frames, regions, and methods, we were less concerned with generating quantified counts of words or themes than with identifying and locating, through a systematized reading and coding of the reports, recurrent themes connected to the central questions we posed. Further, we were interested in discovering what the patterns of relationships might reveal, especially in terms of changing gender and institutional relations. We used an inductive and iterative research process in which our categories of analysis were defined and refined by what we found emerging from the data.

6 Limitations of the Study

Well-known limitations qualify the analysis that follows. First, the insights available are limited by the quality of the documents under consideration. The extent to which PPA documents accurately aggregated and reported the outcomes of the participatory poverty assessments in the field, and indeed the quality of the information that was generated by the interviews and participatory exercises, directly affect the robustness or otherwise of the conclusions of this review. Every attempt was made to select documents which had rich qualitative data, but the findings remain dependent upon data in these reports. Second, the studies were undertaken for different purposes. Hence data sources varied in size, representativeness, and composition of respondents, hence the study results are not representative at the national level. Hence we make no attempt to count numbers. Third, human error can occur during analysis. The accuracy of data codes depended upon the perceptiveness of the coder; the accuracy of the string and intersection searches, on the person summarizing them. This was actually checked by looking for data on a particular issue in non-related string searches and by going back to the original document to ensure that the issue had been examined exhaustively. Finally, there remains in both quantitative and qualitative work the possibility of human bias. While this bias can be reduced by the researcher who becomes conscious of it, its absence can never be proven. This was reduced by researchers running independent string searches, frequent and mutually challenging group meetings, and checking emerging patterns with number counts as well as return to the original documents.

7 Some Final Thoughts on Method

We contend that participatory methods can provide unique insights into the complexity, diversity, and dynamics of poverty *as a social as well as economic phenomenon*. Further, information from qualitative assessments can enable policy makers to gain a deeper, richer, and ultimately better understanding of economic problems, resulting in poverty alleviation strategies that are more effective.

One of the unique characteristics of this research, and one of its central strengths, is the breadth of data it encompasses as it draws out cultural, social, political, and historical specificity that make each case unique. The policy challenge that results is to formulate and implement poverty alleviation measures that succeed because they fit the detailed requirements of each case. Therefore, while we may ask, "What are the trends that unify the experiences of poor people across regions?" we must never lose sight of the question these data are truly suited to help answer. That is, what is it about how poverty and social inequality are expressed in a given time, place, and circumstance that must be reflected in progressive policy measures?

There are an increasing number of participatory poverty assessments being undertaken. While the methodology used can be refined, further studies can only be justified if the findings from these studies are used to inform poverty reduction strategies that make a difference in poor people's lives.

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