

Voices of the Poor: Field Study Implemented on a Sample of the Poor in Jordan

أصوات الفقراء: دراسة ميدانية مطبقة على عينة من الفقراء في الأردن

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Abstract

The present study aimed to explore poor people's perceptions of poverty and their own experience of poverty, as well as its definition, causes and possible methods to reduce it. To achieve the study objectives, the researcher used a qualitative methodology. The study consisted of 150 poor people. Purposive sampling was used to select participants from a variety of poor situations (e.g., working poor, cash assistance recipients, unemployed). The researcher used semi-structured individual interviews, content analysis and observation as methods of collecting data and information. This was done in order to give policymakers a deeper, richer and ultimately better understanding of poverty phenomena. The results indicate that the majority of poor people said that they are very poor and that they face a lot of problems, such as socioeconomic and family problems. From the perspective of respondents, government and NGOs are largely ineffective. Poor-quality services seemed to be the norm, whether in assistance or health care. Based on the results of the study, the researcher submitted some recommendations to support the efforts of poverty reduction. More research and study in the area of poverty, especially qualitative, is recommended.

Keywords: Poverty, Poor Voices, Social Welfare, Poverty Reduction.

ملخص

هدفت الدراسة الى فهم ظاهرة الفقر من خلال الاستماع لأصوات الفقراء أنفسهم ووجهة نظرهم في فقرهم وأسبابه، وسبل التعامل معه، وذلك انطلاقاً من أن "الفقراء هم خبراء الفقر الحقيقيون"، وشملت الدراسة عدة محاور: مفهوم الفقر وأسبابه، مظاهره ومؤثراته، والجهود المبذولة في مكافحته، ونوعية الحياة التي يعيشونها وتلك التي يرغبون فيها. وقد أجريت الدراسة الميدانية على عينة قصدية مكونة من (75) فقيراً تم اختيارهم ليمثلوا الفقراء المعنيين. وقد استخدم الباحث المنهج النوعي، وتم جمع البيانات من خلال: تحليل المضمون للملفات الخاصة بهم، والمقابلة المتعمقة والملاحظة. وقد توصلت الدراسة الى مجموعة من النتائج التي اظهرت أن اوضاع الفقراء المشاركين في الدراسة بشكل عام سيئة (من وجهة نظرهم). كما اكدوا بأنهم يعانون من الفقر المادي والمعنوي، وان لديهم مشاكل عدة ترتبط بالفقر. حيث يعانون من مشكلات اقتصادية وأخرى تتعلق بالمسكن والتعليم والصحة، بالإضافة الى شعورهم بالقلق وتحديدًا على مستقبل ابنائهم. كما أن لدى الفقراء ما يمكن ان يقولونه فيما يخص فقرهم وخصائصه. وفيما يتعلق برأيهم في الجهود المبذولة لمكافحة الفقر فقد اشاروا الى تقديرهم لجهود الحكومة، ولكن هذه الجهود من وجهة نظرهم غير كافية. كما بينوا بعض السلبيات التي يرونها في الحكومة وأجهزتها (سوء تعامل وواسطة ومحسوبية). وفيما يتعلق بدور الجمعيات الخيرية والقطاع الخاص، كانت الاجابات اجمالاً تنم عن عدم الرضا عن دور القطاعين الخيري والخاص. كما تبين من الدراسة بأن لدى الفقراء المستجيبين احساساً بالألم والحزن والقلق من الفقر وأثاره ومن الظروف الاجتماعية التي يعيشونها. وخصوصاً لدى السيدات اللواتي تعرضن لمشاكل اسرية وتحديدًا تلك المتعلقة بالزوج وعدم تحمله لمسؤولياته. كما تبين من الدراسة بان ظاهرة الفقر ظاهرة معقدة ومتداخلة الأبعاد ولا بد من دراسات متعمقة حول قضايا الفقر وخصوصاً تلك التي تعنى بالاستماع للفقراء انفسهم.

الكلمات المفتاحية: الفقر، اصوات الفقراء، الرفاه الاجتماعي، مكافحة الفقر.

Introduction

The phenomenon of poverty is considered to be one which has attracted global attention for a long time. Countries, international organizations, intellectuals, researchers and scholars of religion and economy have shown interest in the study of this phenomenon. Poverty is characterized by being complicated, multi-dimensional and by having economic, social, political and cultural components. In recent years, this phenomenon has attracted the attention of many researchers. It is also considered to be the most important obstacle to development not only in Jordanian society, but also in most developed and developing societies.

Thus, appropriate and effective solutions are needed to handle and eradicate this phenomenon.

Poverty is no longer linked with material goods only; in fact, materialistic concept is only part of the problem. Poverty consists of multiple, interlocking dimensions, such as poor health care, a lack of good education, a lack of adequate job opportunities, weak or nonexistent social safety nets, and frustration, the loss of safety and security, and deprivation of many forms of freedom, such as political freedom.

Although much attention is given to this phenomenon at different academic and practical levels, there are different challenges facing everyone who tackles poverty. The first challenge is defining poverty. There is a disagreement over the concept of poverty, how to measure it, and how to classify poor people. There is also disagreement concerning the policies and programs which are necessary for tackling poverty. Another challenge is the absence of scientific studies and accurate numbers. Yet another is the inadequate analytical studies exploring the reasons and factors of poverty and the characteristics of poor people. For instance, most of the studies which tackle the issue of poverty adopt the statistical method and the surveys and opinions of experts. Thus, although most of these studies are about poor people, these studies did not include the voices of the poor themselves.

The opinions of the poor were neglected for a long time in studies of poverty. The poor were perceived as the subject of the study, but not as participants in the study. They were also perceived as people who do not possess valuable knowledge (Krumer-Nevo, 2005). Thus, the poor did not have any participatory role. They also did not have any role in setting policies, plans and programs for taking action against poverty. However, there are growing initiatives to involve the poor in the study of poverty, its reasons and the measures to minimize it. Thus, it became necessary to listen to the voices of the poor themselves, as the real experts in what concerns poverty, and as those who are most capable of illustrating their conditions and identifying poverty. They are considered the real experts because they are the ones who experience it and live with it on a daily basis

in recent years, but through new approaches which focus as a whole on involvement, such as listening to the voices of the poor and involving them in studies, in addition to involving them in setting policies which concern them (Krumer-Nevo, 2014).

The reason for the researcher's interest in studying this issue is the lack of studies which deal with the issue of poverty by listening to the voices of the poor themselves. The current research is based on the belief that listening to the voices of the poor in issues that concern them is their human right from a moral perspective. As we can see, they are more acquainted with handling the issues of their lives. They also have the right to have an opinion on issues that concern them. The researcher also believes that the poor have knowledge that can enrich policies and studies related to poverty, and that listening to the opinions of the poor.

Objectives of the Study

This study aimed to understand poverty and efforts that have been made to fight it, from the point of view of poor people. This can be done by:

1. Identifying the concept of poverty, its reasons, its factors, and its indicators (from the point of view of poor people)
2. Identifying the poor people's experiences of poverty
3. Identifying the opinions of the poor on efforts made by official and non-official institutions in the field of poverty, as well as identifying their point of view on the best methods to fight poverty
4. Identifying poor people's point of view on the quality of life (social wellbeing) and happiness.

Questions of the Study

In order to fulfill the study's objectives, we attempt to answer the following questions by asking the poor:

1. How do poor define poverty according to their own experiences?
2. From their point of view, what are the reasons for poverty?

3. What are poor people's experiences of poverty (What are the indicators of poverty? Which factors minimize poverty? What are the most important problems facing the poor)?
4. How do the poor evaluate the efforts made by the government institutions in the field of poverty?
5. How do the poor evaluate the efforts made by Non-Governmental Organizations in the field of poverty?
6. From their point of view, what does the concept of social wellbeing or a happy life mean? What are the standards of a happy life? What are the indicators of an unhappy life?
7. From their point of view, what are the best methods to overcome poverty?

The Significance of the Study

The significance of this study lies in the following points:

1. Providing a better understanding of poverty, its reasons and methods of fighting it. This can help governments, decision makers and people concerned with poverty deal with it efficiently and effectively. It will help these people set policies and execute programs and projects which aim to combat poverty.
2. There is a lack of qualitative studies on poverty, especially those which listen to the poor in the Hashemite Kingdom of Jordan. Thus, we expect that this study will enrich the theoretical aspect of poverty studies such as participatory approach.
3. This study can provide some indicators and recommendations which can help researchers conduct in-depth studies on poverty.

The Theoretical Framework

There were multiple points of view regarding setting a definition of poverty. That was attributed to several social, economic and political factors. Multiple approaches and methods used for studying poverty. For instance, some people tackle poverty by linking it with the concept of

(basic human needs). Basic human needs are represented in food items and other items which must be available to ensure one's dignity and guarantee one's ability to perform daily activities. Hence, poverty was classified as follows: (Abject poverty). In abject poverty, one is not able to obtain the minimum number of calories needed for survival. Another classification of poverty is absolute poverty. In absolute poverty, one is unable to obtain primary needs, including food items and non-food items (for example, education, accommodation, clothes and health). Another classification is relative poverty. Relative poverty is measured through the individual's average income in their country (Suich, 2012). Poverty was defined as being a "human situation that is characterized by sustainable or severe deprivation from resources, capabilities, options, security, and the necessary power which are necessary for one to enjoy a decent standard of living and are necessary to enjoy civil, cultural, economic, political, and social rights" (World Health Organization, 2010).

Thus, the concept of poverty has changed in recent years. Sen (1999) pointed out that we must perceive poverty more than financial deprivation, low income or low consumption. According to this definition, poverty is concerned with the capabilities which enable one to create a meaningful life. These capabilities can include: good health, being able to receive an appropriate education, benefiting from a network of social relationships, having the ability to control and dispose of possessions, having the ability to make personal decisions, possessing power, being able to participate in politics, and enjoying the right to dignity and respect. This approach does not deny or neglect the importance of income as a factor that helps human beings to improve their capabilities; however, income is nothing but a means that enables one to have a decent life.

The concept of poverty has expanded to include material deprivation, which is represented in the decrease in quantity and quality of food. It is also represented in poor health services, deprivation from durable goods, financial assets and suitable accommodation, marginalization and loss of justice (Chamber, 1988). Hence, it is necessary to find another method of measuring poverty and identifying the poor. That is because measuring poverty solely through quantitative economic measures do not provide us

with in-depth information about poverty and the poor. In addition, most of the research conducted on poverty is done by experts and specialists; hence, these measurements of poverty were designed by experts, most of whom aren't poor. In other words, these studies reflect the experts' point of view, and not necessarily the point of view of the poor themselves. Thus, although these measures have positive aspects, the measures of income and spending have several weak points (Chambers, 1995; Kabeer, 1996)

The 1990s witnessed a great effort to reach a better understanding of poverty. That was done to better set policies aiming to fight poverty, as traditional policies had not succeeded in making any major difference in minimizing poverty (Frediani, 2007). Based on the aforementioned, there were several initiatives for identifying methods to involve the poor in studies that concern them. These initiatives aim to benefit from the experiences that neglected the voices of the poor for a long time, because the poor are participants in the research and in policies that concern poverty. So, the poor are not only the topic of the research. There are multiple names for these approaches and methods, but they all share one philosophy. This philosophy includes involving the poor in everything that concerns them, including studies and policies (Lister and Beresford, 2000). This approach was based on considering the poor as the real experts on poverty, and seeing them as the ones who are best able to understand and explain poverty because they experience it daily. This approach believes that the poor have the right to participate in making decisions that concern them (Brocklesby and Holland, 1998; Kadigi et al., 2007).

One approach to explaining poverty, called the Capability Approach, comes from Sen (1999). This approach perceives poverty as the absence of the primary capabilities which would enable an individual to have a decent standard of living. In other words, it is an approach that focuses on people's capabilities instead of their income. Thus, a person's wellbeing can be measured by the extent of their freedom of choice. From this perspective, policies which aim to fight poverty must aim to remove obstacles that stand in people's way, so that they can have more freedom, which enables them to live as they wish and in a way, they find worthy and valuable. Thus, social wellbeing is measured through measuring people's

freedom of choice and options instead of their income and spending levels. Thus, policies must aim to remove obstacles preventing people from having the freedom to live a life they desire which is based on what they perceive to be valuable (Robeyns, 2003). In general, identifying a poverty line is a continual focus of experts (Qustafsson and Yue, 2006).

Relevant studies

World Bank's study, *The Voice of the Poor*, based on believing that the poor are the real experts in poverty. The World Bank wanted to asset the need to listen to the voices of the poor and identify their opinions, experiences, priorities and recommendations, so as to take them into consideration when making any effort to fight poverty.

The study's results were based on discussions with sixty thousand poor individuals from sixty countries. Most of this study's participants state that their circumstances at the time of the study were worse than before. For instance, they have poor economic opportunities and do not feel safe. These people also state that their poverty has led to negative psychological effects. The study also states that the participants have had bad experiences in dealing with the governmental policies in tackling poverty. They complain about the existence of corruption and favoritism. However, they still believe that the role of the government is very important (W.B, 1999).

Broklesby and Hinshelwood's (2001) study was conducted in Asia, Africa, Latin America and Europe. This study aimed to identify the opinions of the poor and listen to their views about the relationship between poverty and the environment. It also aimed to identify the concept of social wellbeing and what constitutes a good life, from the poor's point of view. Most of the respondents' answers indicate that there is a relationship between wellbeing, poverty, deprivation and the environment. The respondents perceived wellbeing and a good life as having access to material goods, appropriate accommodation, social security and material security.

Collins' (2005) study was conducted on a group of poor women in Nigeria. It aimed to understand their beliefs and how they defined the concepts of social wellbeing and a good life. The study indicated that the

also aimed to identify the reasons behind the failure to fulfill these desires and expectations. The study's questionnaire included four constituents of wellbeing: (general, materialistic, social and mental). This study also used elaborate interviews. The respondents believed that having an appropriate job is an important element in a happy life, and not having an appropriate job is one of the most important elements in an unhappy life. Appropriate accommodation and the means to take care of their children was also key.

The aforementioned studies show that there are points of agreement and points of disagreement between the poor in terms of the definition of poverty, its characteristics and the priorities of the poor. What distinguishes this study from others is that it is the first study of its kind in the Hashemite Kingdom of Jordan to tackle the issue of poverty from the poor's point of view.

Research Methodology

A qualitative approach is usually used when the study's objective is collecting qualitative data and information, and obtaining accurate elaborate information about the phenomenon under study (Chamber, 1994). This study aims to identify the opinions, points of view and experiences of the poor by enabling them to express their opinions and define, analyze and describe poverty in depth. In other words, this study aims to collect data and information concerning the experiences, beliefs, thoughts, feelings and opinions of the poor. This study uses a qualitative approach to fulfill this objective. This approach also helped the researcher interact with the respondents and understand the social phenomena, especially sensitive issues, in depth (Schwardt, 2001: 84).

The study used qualitative method in order to investigate poor people's perceptions of poverty, its causes, 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. The most important stakeholders in the research process are poor people. This study provides insight into the lives of groups of poor people. Also, this study gave them an opportunity to tell details of their lives that would not have been obtainable from survey data or some type of quantitative studies. Thus the

Table (1): (Sampling distribution according to geographical region (Sample = 150).

Governorate	Number	Percentage %
Capital Governorate	30	20%
Al – Balqa’	15	10%
Al – Zarqa’	24	16%
Madaba	12	8%
Irbid	18	12%
Al – Mafraq	10	6%
Ajloun	6	4%
Jarash	6	4%
Al – Karak	12	8%
Al – Tafeleh	6	4%
Ma’aan	6	4%
Al – Aqaba	6	4%
Total	150	100%

Table (2): (Distribution of the sample according to the categories of the National Aid Fund).

Category	Number	Percentage	Supporter of the family
Orphans Families	15	10	Mother
Divorced Families	15	10	Wife
Families where the husband has abandoned them or is absent	15	10	Wife
Families with disabled	15	10	Joint
Families of prisoners	15	10	Wife
Girls who have no supporter	15	10	Girl
Disabled people	15	10	Joint
Humanitarian Cases	15	10	Joint
Other cases	30	20	Joint
Total	150	100%	

themselves as poor, in need and deserving of aid. This applies to those getting aid, those who requested aid, those whose case was presented through the media, and those whose aid was stopped according to the conditions of National Aid Fund. (85%) of participants made one of the following statements: “poverty is not something to be ashamed of”, “Prophets were poor”, “sustenance is left to God’s will”, “it’s impossible for any situation to be permanent”, “poverty is not something to be ashamed of, but doing shameful things is what one should be ashamed of”, “What’s shameful is to steal money or to obtain money through begging”, and “there shall be no objection to God’s will”.

Regarding their definition of poverty and the criteria that identifies poverty from their point of view, most of the answers (95%) indicated that poverty is when one is not able to live without other people’s help, and not having the primary constituents of life. Thus, they believe that the most important criterion for poverty is income. When asking about income resources, it was concluded that (70%) of participants depended solely on aid, while 20% said that their income was comprised of aid and small amounts of money paid by associations or by people who do charity work, and 10% stated that they receive aid from relatives. Regarding the concept of income, most (85%) stated that their income is material income (i.e. continuous cash income). For instance, they expressed this idea by saying: “low constant income is better than intermittent income” and “money enables you to buy what you want”. Other respondents (10%) considered anything that the family can utilize as income (material, in-kind, health services, accommodation, university education, aid, etc.). When the researcher asked the respondents about the adequacy of their income, the majority (95%) answered that their income is inadequate. They attributed the inadequacy of their income to high living costs and numerous life requirements. However, they stated (a few is better than none), which means that this is what’s available to them.

Regarding the reasons for poverty, 50% attributed their poverty to not having a male head of household (whether due to death, absence, prison, divorce, abandonment, etc.), because he would be the most important or only supporter of the family. Other participants (20%) attributed their

everyone with a job in the public sector. Thus, that will increase unemployment and negatively affect the economy. These results are consistent with the results of other studies on poverty (W.B., 1999a).

It is obvious that defining poverty and identifying the poor is not an easy task. As we can see, there is a problem in identifying who the poor are and measuring poverty. For instance, is income or spending the criterion? We can add to that the ambiguity in the concept of income. For instance, does the concept of income refer to the cash that the poor receive? Can we say that we can't consider it as income unless it's cash and constant in the form of a monthly salary? Or can we call any cash, in-kind or service an income? This problem is on the table for discussion, not only by readers, but also by state institutions (the Ministry of Social Development: 2002).

There is another problem: if we assume that we have identified the concept of income, can we consider income an accurate measure of poverty? Or is spending the most accurate criterion? In addition, if we identify which measure is the best (income or spending), is it possible to know the true values of actual income or actual spending? There is a gap between reported income and reported spending. This gap indicates that actual spending exceeds stated income. However, from a practical point of view, spending should not exceed income generally. The existence of this problem is confirmed through the constant complaints of those who work in the field of poverty, especially the employees of the National Aid fund. In most cases, these employees have trouble determining accurate data about the conditions of people who request aid. This can include data concerning income, its value, its resources, possessions of the poor and the amount they spend. This issue perhaps reflects a trust crisis between citizens and state institutions. It is possible to obtain income from various sources which are not documented officially; this is in addition to the existence of undocumented self-employment.

The most important question is whether having a spending or income values that exceeds the poverty line means that the family is not poor. If we assume that there is an income, are there guarantees that the family (especially the head of the family) is using this income in a way that is positive and fair for all family members? Or will the head of the family

keep the majority of this income? Although it is important to use income and spending as measures of poverty because there is no other option, but we must take other factors into consideration when measuring poverty. These factors can include health services, education, isolation, marginalization, risk, crime and other factors which the poor consider important. Regarding women and children, it is not enough to measure their poverty from the aspect of whether they are under the poverty line; we must pay attention to who is above the poverty line too, to take into consideration society's level in general (W: B: 1999b). Thus, it is clear that despite the significance of measuring income and spending, it is problematic to use only these measures to identify poverty (Chamber, 1995; Kabeer, 1996).

Respondents had different answers concerning the reasons for poverty, depending on their condition. There are reasons for poverty and there are factors that aggravate poverty. In general, most of the reasons for poverty – from the poor's point of view – are compelling reasons that are beyond their control and are imposed on them, such as the death, absence or imprisonment of the head of the family. These reasons can also include unemployment and low-paying jobs. In other words, the poor have stated that they are not responsible for their poverty. Thus, they are victims and should not be blamed (Kainu and Niemelia, 2010).

Indicators of Poverty

This aspect dealt with the indicators of poverty and the characteristics of the poor from their point of view. There were several questions asked to participants, such as: What are the most important manifestations of poverty? What are the characteristics of the poor? What are the most important problems related to poverty that face them? Do they feel isolated and marginalized within the society they live in? Do the poor have their own culture?

Accommodation

Most of the answers (70%) indicated that the most important indicators of poverty can be seen in accommodation; for example, the lack of appropriate accommodation, the high price of accommodation or the

inadequacy of accommodation (e.g. small, unhealthy, lacking services, requiring maintenance, in a crowded neighborhood and not clean). Most of these answers are from people who live in urban areas. For instance, they made the following statements: “the one who doesn’t have a house, it doesn’t matter how much effort he will exert”, “small houses make problems”, “small houses encourage one to leave home”, “the one who doesn’t have a house doesn’t feel secure”, and “small houses make children play outside the house”. The researcher noticed during field visits that most of the poor’s houses – especially in the cities – need maintenance, and some of these houses are considered unhealthy. Some respondents stated that their rent represents the majority of their income, and some stated that small, crowded houses create problems between family members.

Health services

The issue of medication and health services was ranked second in importance. However, the poor identified problems including living far from public hospitals, the high cost of transportation, service quality, long wait times and the unavailability of some medication. For instance, they made the following statements: “sometimes you need months to get an appointment” and “medications aren’t always available”. As for those who do not have health insurance, their problem is bigger, because treatment costs are high. For instance, consider the following statement: “the person who gets sick and he doesn’t have any money, he will die eventually”. The researcher has noticed that some families have a member who suffers from a chronic disease, and other families have one or more disabled members. That increases their financial burden. For instance, consider the following statements: “I have children who suffer from Thalassemia”, and “I take my husband to the hospital three times a week to do kidney dialysis”.

Food

Most of the respondents stated that there is no hunger: “No one dies of hunger”. However, some used the word “hunger” not to refer to hunger itself but as method of expressing severe poverty. For instance, some of the poor use the word “hunger” to convince others of their need for help.

For instance, “We are going to die out of hunger”. However, in discussion with them, it is noticeable that they do not use the word “hunger” to indicate a lack of food. For instance, they made the following statement: “hunger doesn’t mean that there is no bread, but should the poor keep living on bread?!!” Some participants stated that they can always get some kind of food (such as meat and fruit): “We eat chicken once a month”, and “Fruit is like something prohibited for us”. However, some participants stated that the issue of food is not a big deal and should not be even discussed: “cats which are in the streets have food all the time”. Some stated that they eat anything that is available to them, but not what they desire: “We eat what is available for us”. Three participants stated that they do not have anything to feed their children. However, most of the participants stated that life isn’t only about having food and drink; the poor have other needs: “the poor is a human being who desires many things”.

Education

Primary education is free and obligatory, as is secondary education. Fifteen percent of the participants stated that university education represents a huge problem for those with sons or daughters studying at the university: “Getting education is more important than eating”. They also considered accessing education as something very expensive to them. For instance, they made the following statement: “Having to provide education is something disastrous”. Some of the participants stated that they had to borrow money to provide education for their children: “I borrowed money to provide my daughter with education”. Some had to sell their land to provide their children with education: “I have sold my share from a land that I inherited to provide my children with education”.

The researcher also investigated why they had an interest in providing their children with education. Some (20%) stated that education is one of the most important ways out of poverty: “Maybe if we got education, we would be able to get rid of poverty”. Others stated that there is a relationship between providing girls with education, their work and their marriage: “In today’s world, a girl who doesn’t have a university degree won’t have a chance at getting married”.

Work

The second main way that poverty manifests is through work. Twenty-five percent of the participants considered unemployment the most important characteristic of poverty. That applies especially to women and children. The participants were asked about dominant or popular ideas in Jordanian society about the “culture of shame” as a cause of unemployment. Sixty percent answered that there is no “culture of shame”, but there are “low wages” and “long working hours”. For instance, they made the following statements: “That is not called a job! It is called slavery!”, “I have tried to work, but the employer did not give any break to rest, not even for one minute to take a breath!” and “They let us work all day, and at the end of the month we get only pennies”. Thirty percent of the participants stated that there is a “culture of shame”, especially among young males. It was noted that most of the people who believe that unemployment is a problem live in the countryside.

Social isolation and marginalization

The study aimed to determine whether the poor felt isolated, marginalized or inferior. The participants’ answers varied. Twenty percent stated that being poor forces one to be isolated and not to participate in social occasions. Thirty percent stated that they do not feel isolated. Fifteen percent of the participants who live in urban areas stated that they feel isolated. It is interesting that few of the participants stated that poverty leads to (choosing to be away from people, but not feeling isolated). It is also interesting that they believed they had a right to the aid they receive, and that this aid does not make them lose their dignity: “It is the government’s responsibility to help us”. It is also noteworthy that one of the most common statements from those requesting aid was: “We want aid from the state, not from a businessman in the private sector”.

The poor’s culture

The researcher asked if they believe that the poor have a culture of their own. Most of the participants denied the existence of a so-called “culture of the poor”. However, they believed that there is a culture for each region (the local community’s culture). In other words, they stated

that the poor – in general and due to their economic conditions – resolve to live in areas which cost less. Thus, there are communities for the poor, in which all the houses are similar, as is the inhabitants’ behavior. The researcher investigated the relationship between poverty and the poor, and whether poverty is the reason for this culture, or vice versa. One of the participants – who holds a bachelor’s degree – stated that there is a problem in defining the concept of culture, and that is why it is difficult to know for sure whether there is a culture of the poor. (The concept of culture itself is not clear.)

Studies (W.B 1999a) have indicated that there are manifestations of poverty other than low income. These manifestations can include: lack of resources, education, skills, security, health, water, infrastructure, harm and crimes; however, the conditions of the poor in the Hashemite Kingdom of Jordan differ in some aspects. For instance, primary education is not just free, it is also obligatory. Also, infrastructure services, including water, electricity are available. However, participants made some comments about the difficulty of getting some services, or about their high costs. The poor in Jordan have an obvious problem with accommodation, whether that was attributed to the unhealthy houses of the poor or to the high costs of accommodation rents.

Another problem the poor in Jordan face is university education and its costs. The researcher noticed that there is an interest in education, perhaps because it is a way out of poverty, it enables children to help their parents and it helps girls get married. Thus, the poor – most of the time – seek scholarships for their children.

They also mentioned unemployment. Some stated that unemployment is related to poverty. However, this relation is not automatic. As proof, one can be unemployed and suffer from poverty. One can also be unemployed and not suffer from poverty, if one receives aid from a family member or private resources (Mcknight 2002: 41). One can also work and yet suffer from poverty, due to low income (Alcok, 2006). Thus, when investigating the relationship between poverty and employment, the surrounding circumstances must be taken into consideration. For instance, getting a job does not mean that one won’t be poor any more. One must know that the

unemployed are part of the poor, but not all poor individuals are unemployed. In Jordan, 21.5% of people are unemployed, but most financially insecure families are supported by working individuals (UNDP, 2009).

The results of the current study are consistent with Ibrahim's (2011) conclusions. The results state that most of the respondents declared that the two most important issues for them are the lack of a job or poor working conditions. They also stated that they failed to complete their education or choose their desired major. They also stated that the most important elements of a happy life are an appropriate job, appropriate accommodation, and having the potential to provide care, support and attention for their children. They also indicated that the absence of these elements would lead to an unhappy life.

Efforts to fight poverty

The researcher investigated the efforts made to fight poverty in the Hashemite Kingdom of Jordan. Thus, the researcher mentioned to the participants some of the government projects which aim to fight poverty. There were several questions directed to the participants, such as "Are you benefitting from institutions concerned with fighting poverty, or have you ever? How do you evaluate the role of the government in fighting poverty? Do you think that the charities institutions play a role in fighting poverty? Did you benefit from charities? Do you think that the private sector plays a role in fighting poverty? Do you benefit from any private sector institution?"

Eighty percent of the participants stated that they know nothing about these projects, while 20% stated that they only know about these projects from the media. For instance, some of the participants stated: "We hear a lot about these projects, but we do not see anything". Every participant stated that they are familiar with the National Aid Fund and Al-Zakah Fund, while 15% stated that they are familiar with the existence of Al-Zakah committees and charities which provide aid for the poor. Ninety percent of the participants stated that they have never benefitted from the

private sector, while some stated that they have received some in-kind aid from some private sector institutions.

When asked how satisfied they were with the services provided by the government, most of the respondents showed recognition and appreciation. For instance, some of the participants stated: “The government is trying to help”. However, the same respondents stated that they are not satisfied with the government institutions (taking into consideration that the National Aid Fund was used as a synonym for the government by most of them). Some stated that there has been an improvement in the services of the National Aid Fund; however, 70% stated that the cash amounts of the aid are insufficient. For instance, they stated: “The cash aid can’t provide everything we need”. Some participants stated that not all the poor receive aid. Sixty percent of the participants complained about having to wait for a long time to receive the aid. For instance, some of the participants stated: “We wait for months in order to get out right in receiving an aid”.

Some participants stated that their aid was stopped or cut off, and attributed it to unconvincing reasons. For instance, they stated: “They stopped my aid because my daughter started working”, and “They stopped my aid because I have sons who are young adults but my sons are useless and do not benefit me”. There were also clear complaints about the National Aid Fund employees (like being moody, disrespectful and not paying attention when listening to them). Some of the respondents stated that the employees are inefficient and inadequate, and that favoritism and connections exist: “The one who has connections and acquaintances, his paperwork would be finished quickly”. Some of the participants stated that the employees are superficial: “they judge one based on appearance”. However, all the participants stated that the role of the government is very significant, and they believed that the role of the government in fighting poverty should be bigger.

Most of the participants stated that they do not receive any aid from non-government organizations – usually known as charities. While 5% of the participants stated that they receive small amounts of money from these charities, most of the people are in big cities. Thirty percent of the

participants stated that these charities work through favoritism and connections, and that they mistreat the poor. For instance, they stated: “It is not better than the government”, “they give you once, and forget you for 10 times”, “charities are not for all people”, and “each charity helps certain people”. Regarding the private sector (e.g. companies, banks, businessmen), most of the participants stated that they know nothing about any effort exerted by the private sector in fighting poverty. They also stated that the private sector should play a bigger role in fighting poverty (increasing job opportunities and concessional loans, and building council flats). Some stated that some private sector institutions distribute “charity packages”.

Documents indicate that the Hashemite Kingdom of Jordan has made significant efforts in fighting poverty, in the form of strategies, plans and programs. Anyone familiar with Jordanian affairs would notice that the issue of poverty has been the subject of many discussions in recent years; however, most of these discussions tend to be elitist, or something closer to “poverty tourism”. This study has concluded that most of the respondents know nothing about most of the exerted efforts; some of the respondents know only what they have heard from the media, but have seen no benefits. The study concludes that the respondents realize the significance of the state’s role in fighting poverty but most of them are not satisfied with this role and believe that the government’s role should be bigger, more efficient and more effective. The results of this study are consistent with those of other studies conducted in similar fields. The study also concludes that the poor have had bad experiences with the government and have complaints about favoritism, corruption and the quality and quantity of services, but still believe that the government’s role is very significant (W.B, 1999a).

They also claim that there are a number of obstacles facing them, such as being mistreated by employers, favoritism and connections. These obstacles also include wrong choice of employers and their inefficiency. It may even require conducting a real evaluation of the general administration in Jordan. In general, these complaints are consistent with the conclusions of other studies in other countries; for example, that

government services are inadequate, and that the poor complain of favoritism, corruption, lengthy wait times to receive service and mistreatment. This is also consistent with Melamed's (2011) findings that the things which make the poor suffer the most are disrespect from government employees.

Most participants see the role of non-government organizations (charities) as being very limited. Most have complaints about the favoritism and corruption of these charities, despite the fact that there are some charities which work professionally but which cannot reach all the poor. This opinion perhaps reflects the perspective which believes that there is no big difference between the administration of charities and the administration of state institutions (Al- Kafawin, 2002). The participants were asked about the role of the private sector in fighting poverty, because the private sector is an engine of development and growth which can play a significant and direct role in fighting poverty. However, most of the respondents knew nothing about the role of the private sector in fighting poverty, and stated that they did not benefit from it.

One of the problems faced when dealing with poverty is the beliefs and concepts of the employees who work in the field of fighting poverty, because they are often the ones which direct the work and its objectives. What is noticed is that the employees perceive the poor negatively. Thus, specialists believe that they are working for the poor, not with them. These specialists also believe that the poor should learn from the experts and from the employees, but not the other way around (Krumer-Nevo, 2014). This leads to the poor feeling marginalized (whether intentionally or not), which contradicts the philosophy of the social services.

Quality of life: the concept of wellbeing, or a happy or unhappy life

The purpose behind exerting any effort is furthering the happiness and wellbeing of human beings. These issues were tackled by asking several questions, such as: How do the poor define wellbeing or a happy or unhappy life? What are their feelings towards the life they live? Do they feel social security? What are their perceptions of the future? The instruments of interview, professional discussion and observation were

used to get answers, interpreting body language along with verbal responses.

The first dimension expressed the concept of (material wellbeing). Material well-being includes basic needs, such as food, clothes, accommodation and protection. The second dimension expressed the concept of (physical wellbeing). Physical wellbeing includes keeping the human body healthy and free of physical and psychological diseases. The third dimension is concerned with (security). Security includes the feeling of safety and for oneself and one's family, in addition to the feeling of (freedom of choice and action). The last dimension is (social wellbeing), which indicates being able to have healthy and good social relationships (W.B 1999a).

General wellbeing

The participants began by making statements expressing their conditions, such as: "One must experience one's fate and destiny", "all parts of life are tiring", and "there is no rest except in death". Through discussion, most of the participants (95%) expressed that wellbeing or happiness or even a good life is one in which you have a decent standard of living. This can be seen in the following statements: "poverty and happiness can never meet together", "how can you feel happiness when you are worried about the life of your children?!!", "Happiness is not needing anyone's help", and "happiness occurs when all the members of the family meet together". Some of the participants stated that poverty itself is not a reason for unhappiness, but that the social problems facing their families are significant. While 40% of the participants stated that money is the most important thing, others stated that money is very important but it is not everything. We can say that the majority of the respondents believe that happiness means being able to meet all your needs without having to ask anyone for help. For instance, they made the following statement: "happiness is being able to meet all your needs, such as foods, drinks, clothes and accommodation". The respondents also stated that happiness results when you and your family have good health: "As long as your health is fine, there shall be no problem in anything". They also stated that happiness lies in not feeling worried about your children

and being able to provide education for them: “Happiness is to sleep without feeling worried about your children

Material wellbeing

All of the participants (100%) stated that wellbeing requires meeting the requirements of life. These requirements include: (food – in quality and in quantity, accommodation, clothes and children’s expenses). For instance, they made the following statement: “it is everyone’s right to live a decent life, even if they are poor”. The majority of the participants stated that they cannot meet the requirement for their material wellbeing, while others stated that there are no requirements of their wellbeing. Three of the respondents told that they cannot enjoy even the minimum standard of living because they do not receive enough aid.

Physical wellbeing (health)

All the participants agreed that health is the most important thing. They all agreed that disease is a social and financial burden: “being sick and going to the doctor consumes a big part of one’s income”, “I hope that no one would experience being sick”, and “it is not the patient who suffers solely” – indicating that the patient’s family suffers too. It can be noted that a great number of participants suffer from diseases, most of which are chronic, or one of their children is sick: “I used to be a teacher...but no one is excluded from getting sick” and “I am a mother who suffers from cancer. My problem lies in being worried for my daughters in case I die”. Some families include a disabled person, which constitutes a financial and psychological burden on the family: “I have six daughters who are disabled...Can you imagine the suffering we are going through?!!” It was very obvious that a good percentage of the respondents had a problem with sickness or disability in the family.

Social security: Regarding social security, most of the answers expressed the participants’ feelings of being insecure and worried about the present and the future. For instance, they made the following statements: “The feeling of security does not exist in this life”, and “I have children and their father does not care about them. What would they do in case I died!” The negative experiences of divorced and abandoned women

are noteworthy. For instance, a group of participants stated that they went through bad experiences, suffering and pain because their husbands abandoned the family (whether in the form of divorce, abandonment or absence). One participant stated: “He has left me along with our five children... Can you imagine the pain?!” There is also a group of participants who feel that they are suffering due to the existence of disabled children (which magnifies the problem of poverty). Four participants stated that they feel that they are suffering because their formerly good conditions changed, as seen in this statement: “Have mercy on an honorable person of a nation who became humiliated”. Another group of participants expressed their disappointment in people: “People have changed.... No one would help anyone”.

Social Wellbeing (Social Relationships): The answers show that most of the respondents believe that social relationships are controlled and subjected to advantages and interests. For instance, they made the following statements: “no one would help anyone” and “Money is one’s brother” – to show that money is the most important thing. Forty percent of the participants stated that they attend social events and visit with friends rather than relatives (for the sake of formality).

Answers varied when the researcher asked about perceptions or expectations of the future. Some of the participants stated: “The future is controlled by God only”. Other participants stated: “This is just the tip of the iceberg” – to indicate that nothing will change. Others stated that the future might be even worse, while some stated that the future might be better. Other participants stated that they depend on their children, because they improve their lives: “We hope that our kids will change the future Insha’Allah”. Some stated that they feel marginalized or isolated, but have chosen to be so, because life is full of hypocrisy. For instance, some of the participants stated: “family connections are not like before”, “everyone cares for himself only”. Some of the educated respondents also stated that this life has disappointed them.

Quality of life

This dimension suggests that quality of life depends on how well individuals and organizations fulfill their responsibilities and duties. In other words, the state should be committed to ensuring security – in the comprehensive meaning of the word – and a decent life for its citizens in exchange for the citizens fulfilling their assigned duties. Thus, any effort exerted by the government or the individual will eventually result in citizens' wellbeing, regardless of the meaning of the concept of wellbeing. There are multiple definitions for the concept of “wellbeing”. Although it is used in the local culture to refer mostly to the “state of being rich”, the researcher explained the meaning of this concept to the respondents. The researcher defined it for them as having a decent or happy life, which means that individuals and their families live a decent life and are not worried about the availability of food, drink and accommodation, and feel happiness, joy, freedom and peace. The opposite (which is ill-being) refers to an unhappy life, and includes pain, bad experiences and low self-esteem (W.B 1999a).

The related results of this study indicate that all the participants agree that poverty and happiness cannot coexist. That is because one's experiences constitute one's mental and psychological memories. Some of the participants stated that they went through bad experiences in their lives, whether due to poverty or as a result of it. Poverty is perceived as a multi-dimensional phenomenon including elements such as not being able to fulfill basic needs, not being able to have control over resources, lacking education and skills, malnutrition, lacking health services, lacking security, and having problems concerning the availability of clean water and sanitation services. Poverty can also lead one to commit crimes and violence in one's community, and also includes a lack of freedom and not having a voice. (Experiencing just one of the aforementioned points can be enough to make one feel unhappy.) Poverty does not mean only having a low income or spending ability; it means being deprived of human capabilities. In this way, we can say that poverty can be a synonym for disability (United Nations Development Program 2002: 90).

The concepts of social wellbeing and a happy life have attracted much attention from researchers. Broklesby and Hinshelwood (2011) indicate that respondents believe that there is a relationship between wellbeing, poverty, deprivation and the environment. Thus, wellbeing or a good life means the availability of material requirements, appropriate accommodation, health services, physical and social security, clean energy and an appropriate environment. The respondents in Collins' (2005) study in Nigeria indicate that a good life is connected with friends, family and children. The answers of participants included a group of criteria that are connected with having a happy life (e.g. having a deposit account, having no debts, taking vacations and being able to help others). The answers also included having the elements of a normal life, such as having a car, clean water, appropriate accommodation, available health services and appropriate job opportunities. It is noted that participants have mentioned that getting aid from others means living under the control of others, which affects their psychological condition.

The results of Saunders et al. (2006) echoes the results of the current study where the participants believed that high prices limit their ability to meet their needs and obtain the services they want. That is in addition to the significance of having appropriate accommodation, means of transport, health services and a safe environment.

Overall, the participants' answers (both verbal and non-verbal), body language and expressions reflect that they are sad, worried and unrelieved, despite the fact that they used religious expressions which encourage one to be patient and surrender to God's will. It was clear that the participants linked poverty with negative feelings, and saw poverty as the generator of problems and unhappiness. Examining the relationship between wellbeing and poverty is legitimate. This is because wellbeing – in its simplest meaning – is concerned with one's capabilities to perform their natural functions in the society they live in. Thus, when a human being suffers from a lack of capabilities and an inability to control their resources, poverty will appear, affecting levels of health, education and self-confidence "this definition for poverty means ultimate deprivation" (ESCWA, 2003: 27).

This can confirm the belief expressed at the start of our study – that the issue of poverty is a humanitarian, moral and political one. That is why we need a strong will to fight against poverty, and in-depth understanding of it. We also need to deal with it in a comprehensive way. Thus, any effort to fight poverty must be made on the basis of faith, conviction, seriousness and believing in the poor’s right to have a decent life and in the necessity of listening to their voices. The capabilities approach measures poverty and deprivation by focusing on the individual’s capabilities to fulfill goals which are valuable to him. In other words, wellbeing can be measured through evaluating an individual’s freedom of choice and action rather than levels of income and spending (Sen, 1999). Thus, a good life and one that features an individual’s wellbeing is one with real options and freedom, not a life in which a certain (unwanted) standard of living is imposed on him (Sen, 1996). Anti-poverty policies should be based on enabling the poor by analyzing their needs and prioritizing their needs (Chambers, 1995). That is done through expanding and increasing people’s opportunities and choices and encouraging them to fulfill the objectives they perceive as valuable. In this context, low income is considered an element of poverty and deprivation, but not the main essence of or reason for the problem; decision makers should understand this (Sen, 1992). Poverty is not only a result, but is a reason behind the failure to fulfill expectations and ambitions (Ray, 2006).

Conclusion

To conclude, the aim of this research was to hear what poor people had to say about their lives, and their experiences of poverty. Listening to poor people's voices through this research open a large number of components they see as affecting their wellbeing. However, there are important insights to be drawn from the results about poor people's definitions and understanding of poverty may be the most important that poverty consists of multiple, interlocking dimensions. Surprisingly the researcher has found that poor people have ability to give information about their own lives. While he was talking to poor and listen to them they were responded clearly, some were surprised at the researcher wants to listen to what they had to say. This reflects the fact that they did not

experience of listening to them, for the researcher this is not surprising because the culture of listening to other people in general and to the poor people in particular is not common. However, many ideas were raised up from the poor people about poverty and the effect on poor's outcomes. Policy –makers have to realize that more complete understanding of poverty requires inclusion of social factors and perspective of poor people.

Recommendations

1. Poverty – as an overlapped multi-dimensional phenomenon – requires in-depth understanding through listening to the voices of the poor themselves. Such listening should not be an alternative approach, but an approach that complements other approaches such as quantitative approach. Thus, we recommend researchers conduct more quality research and studies in the field of poverty.
2. Identifying the poverty line is a significant topic of discussion among experts. But there must be a measurement for poverty which takes into consideration all dimensions: health, education, isolation, marginalization, risk, violence, crime and other factors which the poor consider significant.
3. There is a need to reconsider the role of the state and the role of the citizen, and the relationship between them. There is also a need to reconsider the role of the private sector in facing poverty, and a need to activate the concept of the social responsibility of the private sector.
4. It was concluded that poverty results from social problems. This confirms that poverty has cultural and social dimensions. This requires that all aid providers should work to prevent poverty. It is necessary to reconsider the quality of education, especially higher education, so that it can provide knowledge and skills required by the job market. This can help minimize unemployment, lessening poverty.
5. 5- Based on the conversation with the women-headed households, we recommend conducting an in-depth study about the problems that face poor women, while listening to their voices (through involvement)

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