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 **ITEM 5**

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**Is Poverty a Question of Line? An investigation through the Poor's View**

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**Is Poverty a Question of Line? An investigation through the Poor's View**

Underdevelopment has been the main target of many international projects especially after the Second World War in the late 1940s into 1970s. However, developmental finance was not particularly concerned about poverty and progressively realized that massive amounts invested in large projects did not necessarily lead to its alleviation (Schmidt and Zeitinger 1997). This led to the emergence of the poor-targeting initiatives such as providing basic financial services such as loans, savings and insurance to the poor typically excluded from the formal banking system for lack of collateral.

This was the founding idea of microfinance movement that exploits particular procedures to reduce the riskiness of un-collateralized and costs of making small loans. Although microfinance puts an unwavering emphasis on the objective of poverty relief, its views on poverty is similar to the developmental finance. Both, along with the international organizations, approach it with a rather quantitative regard.

World Summit on Social Development in Copenhagen in 1995, commonly known as Copenhagen Declaration, defined absolute poverty (sometimes referred to as extreme poverty) as severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. The Millennium Development Goals, adopted in 2000, set the world’s quantitative targets for addressing extreme human deprivation ranging from halving extreme poverty to reducing child and maternal death rates, and countering environmental degradation, all of which should be accomplished by 2015. David Gordon (2005) for the account of the United Nations Organization (UNO) believes that poverty means not having enough to feed and clothe a family, not having a school or clinic to go to, not having a job to fittingly earn his /her living and not having access to credit. The World Bank's definition points out low income and inability to acquire with dignity the basic goods and services such health and education, clean water and sanitation, physical security, and voice. The World Bank now estimates that nearly one-quarter of the globe population lives at or below the poverty line of $1.25 per day.

Jeffrey Sachs (2005) defined extreme poverty as living on less than $1 a day He emphasizes the impact of geography and climate and disease-prone on poverty; but asserted that humanity can overcome these problems.

All these views consider poverty fundamentally as the lack of basic capacity to participate effectively in society. Poverty is mainly regarded as a quantitative problem. A line provides the criteria for distinguishing poor from non-poor and the acceptable level of consumption.

However, besides the quantitative approach of poverty, some literature is devoted to understanding the poor's view of poverty. Vollmann (2007) recognizes but endeavors to overcome his exteriority vis-à-vis the situation of poverty for better understanding it. He adopted a particular approach for interviewing the poor in various parts of the world: Thailand, Yemen, Russia, China, Japan and so on. He paid them so they tell him their stories. Destiny is the most recurrent explanation of the phenomena by the poor because –the author believes - it precludes the judgments of merit, fault and guilt. For analyzing his impressive corpus of data, Vollmann (2007) refers to the dimensions of poverty as it is defined by the United Nations: {*short lives*, *illiteracy*, *exclusion and a lack of material resources}*. To this list, the writer juxtaposes his own such as invisibility; deformity; rejection; dependence; vulnerability; pain; indifference; alienation. Schipler (2005) considered the situation of those who are poor despite the fact that they work. Abramsky (2013) met the poor in the United Sates to collect their tales of poverty. He presents his book as a continuqtion of Harrington's book (1962) which greatly sensitized Americans to social injustice. Abramsky (2013) mainly describes the poverty and then prescribe solutions to it. Incongruity

While the two above approaches provide valuable insights to the discussion of poverty and its alleviation, they do not explore if there is convergence or incongruity between the policies of poverty alleviation, generally conceived in the North, and the attitude of the poor who are supposed to profit from them.

Our objective is this research is to explore the similarities and differences between the expert's view and the poor's view of poverty.Should microfinance be a policy of poverty alleviation based and backed by the poor; then it is essential to know if there is a community of view about the poverty. Based on short interviews with 22 women living in three of the very poor neighborhoods in Cairo, we endeavor in our paper to look at the main elements of poverty through the lenses of the poor.

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