
CURRENT RESEARCH IN SOCIAL PSYCHOLOGY

<http://www.uiowa.edu/~grpproc/crisp/crisp.html>

Volume 11, Number 1

Submitted: February 7, 2005

First Revision: April 20, 2005

Second Revision: June 27, 2005

Third Revision: August 26, 2005

Fourth Revision: August 31, 2005

Accepted: October 2, 2005

Published: October 2, 2005

CAUSAL ATTRIBUTIONS FOR POVERTY AMONG INDIAN YOUTH

Ramzi Nasser

Notre Dame University

Lebanon

Sushila Singhal

Jawaharlal Nehru University

New Delhi, India

Kamal Abouhedid

Notre Dame University

Lebanon

ABSTRACT

In this study we investigated attributions for poverty among secondary school and university students in relation to socio-economic and socio-demographic variables. The questionnaire was adapted from Nasser and Abouhedid (2001), and included 31 items. It was administered to a sample (n = 365) of secondary school and university students from public and private schools and universities in India. Findings showed that Indian youth were more inclined to attribute poverty to structural factors. Socio-demographic variables of age and educational status were significant predictors for the individualistic causal attribution of poverty. Research in this area should extend to relate stereotypes and various socio-economic attitudes as liberalism or conservatism and their relation to attribution for poverty.

INTRODUCTION

Social psychologists have sought to explain the phenomena of poverty from different perspectives often alluding to the system-blame, culture of poverty and the actor-observer shift position. The system blame hypothesis argues that the system operates in a way that the poor are unable to improve their competence levels, which leads a person to causally attribute poverty to the system itself. Those arguing in favor of culture of poverty perceive the poor as habituated to a kind of culture that is deprived of all stimulation and information and remain unremitting in their poverty status. Thus, this perspective explains that the poor remain in a state of poverty because of their inability to detach themselves from their own state. The causal attribution for poverty from the perspective of actor and the observer distinguish between the two in the form of internal or external attributions. Observers rest the blame on internal factors (i.e., effort and ability of the poor), because they stand apart from their dispositions, while actors are directly involved (i.e., poor people), attribute causes for poverty to external factors so as to deflect negative consequences of the outcome.

Social scientists in the US have consistently reported more individualistic than structural explanations of the causal attribution for poverty. For instance; in an examination of a national representative sample from the US, Feagin (1972), observed that a significant and high number of respondents offered individualistic reasons (like lack of effort or loose morals), or fatalistic reasons (like bad luck, illness, or God's will), rather than structural reasons (like insufficient public educational institutions and health care system). Findings originating from Western Europe reveal somewhat different and mixed results from those published in the US. Furnham (1982) found more egalitarian than individualistic attitudes among respondents who were British subjects. The findings in other European countries: Belgium, Denmark, Germany, Greece, Spain, France, Ireland, Italy, Luxemburg, Holland, Portugal and United Kingdom (Commission of the European Communities, 1990) indicate that most common attributions for poverty are bad luck (fatalist or status quo), laziness and lack of will power (individualist), and injustice in society (societal). In a comparative study of Australian and Malawi university students, Carr and MacLachan (1998) reported the Australians use fewer structural explanations for the causal attribution for poverty than their Malawi counterparts. Among the developing nations, attributions for poverty have been studied in Turkey (Morcol, 1997), Lebanon (Nasser & Abouchedid, 2001), Philippines (Hines & Montiel, 1999), Chinese in Hong Kong (Shek, 2004) and in India (Sinha, Jain & Pandey, 1980). Generally the attributions in the latter studies have focused on socio-economic determinants of attributions. These studies accorded the causal attribution to either liberal versus conservative or liberal versus authoritarian attitudes. The liberals, who are advocates of social change, perceive or attribute poverty to social conditions, injustice, or inequality; whereas, the conservatives within an open market system make attributions to internal factors or the dispositional qualities of the poor. This conceptual framework follows from the perspective in which high-class individuals perceive their wealth accumulated through individual effort, feel little responsibility toward the poor, and hence blame the poor for their situation. Questions still remain as to why in developing countries, there continues to be a preponderance of structural causes in the attributions for poverty. It is not clear whether it is connected with the policies or economic dominance of some that fuel much of the suppressed anger toward the ruling regime, government institutions and the structures it reproduces.

More recent studies in the US (Cozzarelli, Wilkinson, & Tagler, 2001; Kay, Jost, & Young, 2005), have shown that context and stereotypes have an overbearing effect on the way attributions are made whether in derogating the victim or "lionizing the winners." In the US, Kluegel and Smith (1986) analyzed various psychological mechanisms of attribution biases in life experiences and some demographic variables related to the attribution for poverty in psychosocial terms. Class, political behavior (Furnham, 1982), financial status (Williamson, 1974), and ethnicity (Hunt, 1996) were also used as predictors of the attributions for poverty. It appears logical to conceptualize that the variables of education, income, occupation, age and gender should fit into two discernible perspectives of attribution of responsibility for poverty, namely the culture of poverty hypothesis (Bullock, 1999), and system blame hypothesis (Della Fave, 1974). Within this theoretical framework, we suspect that Indian youth at the university level make attributions to fit in the culture of poverty hypothesis. Those attending college come from middle-class families are more attuned to inequalities perceived as causes of an unjust system. The system blame hypothesis could be used to challenge governmental policies in a highly democratic society like India. Thus, it is expected that Indian youth will make more structural attributions than individualistic or fatalistic attributions.

We explore educational status (high school graduates versus college educated) and other socioeconomic and socio-demographic factors as major determinants of causal attributions for poverty. We view that attribution for negative events in developing societies complement the "system blame" hypothesis for reasons that structural and social deficiencies are characteristic of underdeveloped or developing nations for which many of its citizens know well of these deficiencies. Nasser & Abouchedid (2001) did not indicate if the educational status of respondents, gender, religion, socio-economic status and employment act as predictors to the attribution for poverty, although an extension of the underlying logic of earlier studies (Pandey, Sinha, Prakash, & Tripathi, 1982; Sinha, Jain, & Pandey, 1980) did not preclude such a probability. According to the previous literature it is indicated that those from the dominant racial, religious, older, male and having high income favor individualistic attributions for poverty (Feagin, 1975; Huber & Form, 1973; Kluegel & Smith, 1986; Oropeea, 1980). This notion conforms to the status advantage hypothesis that individuals with direct interest in the system attribute the causes to individualistic reasons rather than the structural ones. However, the variable of education has two important roles. On the one hand, education creates a liberal and morally developed individual, positing a just vision of the world. On the other hand, education can lead to occupational attainment that would heighten people's stake in the system, rather than blame the system; they become its archest supporters (Kluegel & Smith, 1986). In the Indian context, such questions become particularly relevant because of the persistent higher percent of those below the poverty line and wider economic-social inequalities, despite the continuing decline of poverty in the nineties in terms of the head count ratio (from 39.4 in 1987-88 to 26.8 in 1999-2000 in the rural sector, and from 39.1 in 1987-88 to 24.1 in 1999-2000 in urban sector). This research attempts to analyze the perceived attributions for poverty among the urban educated by addressing the following questions:

1. What factors underlie the perceptions of urban Indian students of what causes poverty?
2. Are the different pre-conceptualized dimensions of attributions related to each other or to demographic variables of gender, age, socio-economic variables measured by parental education and occupation into a calculated measure of socioeconomic status (SES), and educational status of the respondents?
3. Do differences in gender, age, and socio-economic variables predict the perceived attributions for poverty?

This study adds to the number of international studies on the causal attributes for poverty. The variations on account of socio-economic and socio-demographic factors are still widely uncovered especially in studies that have emanated from developing countries and in particular India. In this study we explore educational status and socio-economic and demographic factors as major determinants that might predict causal attributions for poverty as perceived by the Indian urban educated. We view that ideology whether formed by education, SES or gender considerably can help us develop an attribution model in developing nation like India, in light of other studies reporting data on attributions for poverty in other nations.

METHOD

Respondents

We sampled both male and female students from educational institutions in an Indian metropolitan city. The sample was conveniently selected from two levels of education- post-secondary and university students. One of the authors approached schools where English is the medium of instruction and obtained permission to administer the questionnaire. It was explained to students, administrators and principals of schools the purpose of the research. Once approval was granted, one of the authors administered the questionnaire to groups or on individual basis. Similarly, university students in introduction psychology courses were told the purpose of the project, and on voluntarily basis they responded to the questionnaire. The sample included a total number of 365 respondents, of which 150 were males and 215 females, 186 finished secondary school, 169 were university students and above, 229 were Hindus and 136 were of other religions, 40 were employed and 325 were unemployed. For university educated nearly 20% of those who agreed to return the questionnaire failed to do so. Among school graduates 5% did not remit the questionnaire.

Questionnaire

We prepared a questionnaire having a total of 31 questions. The poverty questionnaire had 17 items (see Appendix B). Some of the variables included in the questionnaire were obtained from the questionnaire used by Nasser & Abouchedid (2001). The poverty scale was constructed by the authors and adapted along Feagin's (1972) original three dimensions of fatalism, individualism, and structuralism. These dimensions were developed on the basis of the attribution style (Hieder, 1958), which reflects how certain events may befall a person or how the person may attribute reasons outside the self. For example, items that were fatalistic yielded perceptions of the causes of poverty to forces such as God, luck, misfortune, and lack of control. The individualistic dimension attributed poverty to individual adjustment, and dispositional factors. The structuralist dimension items portrayed the educational, health, or governmental institutions, as being the perceived causes for poverty. The questions about the causes for poverty are presented with hypothetical events to which participants' respond in a way that they think it involves them. All variables and related statements were discussed among different researchers and students in several sessions, to determine the meaning and relevance of items in the Indian context. For example, the variable of loose morals, and having too many children remained politically sensitive issues and were changed. Similarly, government support for agriculture is a political necessity; immigration to the country is irrelevant because of the policy restrictions, and the over supply of cheap labor to take up jobs at low wages. We had to go through several revisions and then pilot test on a small group of university students, not included in the sample. In order to ascertain the level of clarity, applicability, appropriateness, and comprehension, a five response choice format was chosen for assessing the statements, ranging from fully agree (1) to fully disagree (5). Part 2 of the questionnaire asked for personal information, such as gender, age, course of study, caste, education of father and mother, occupation of father and mother, political affiliation, any other social group membership, religion, if practicing religion, and job aspirations. The information on political affiliation had 93% (n = 340) reporting no political affiliation, 20% did not report practicing religion, and almost 25% (n = 91) did not report job aspirations and thus not included in the analysis.

RESULTS

Factor Analysis

We analyzed the poverty items in the scale using the principal component solution and Varimax rotation. The results of factor analysis, along with variance, and communalities are presented in Table 1.

Table 1. Factor Analysis of Poverty Variables

Factor Name	Items	Factor Loadings	Variance	Communality
Structural (Execution)	Gov. is unable to provide education	0.829	13.93	0.70
	Gov. is unable to provide health care	0.84		0.73
	Gov. lacks good money management	0.68		0.48
Individualistic (Internal)	Poor human dispositions	0.57	10.28	0.38
	Lack control of external forces	0.54		0.49
	Improper money management by the poor	0.52		0.16
	Lack of adequate effort by poor	0.51		0.41
Fatalistic	Will of God	0.77	9.34	0.65
	Belief in destiny	0.75		0.66
	Bad luck	0.49		0.46
Wrong Policy	Politics ensures that more poor remain poor	0.76	8.62	0.65
	Gov. policies add to poors' suffering	0.79		0.55
Individualistic (External)	Prey to social evils	0.71	7.23	0.58
	Frequent sickness	0.72		0.52
Social	Workers available at low wages	0.77	6.95	0.66
	Cultural-social obligations	0.68		0.59

The analysis reduced the seventeen items to six factors explaining 55.96% of the variance in the data. A mean was obtained for the items comprising the factor. This was done for each of the main three factors. A two-factor analysis procedure was run, the first factor solution included all items with loading higher than 0.4. In the second factor analysis we removed item 14, which had a loading less than 0.4. The final factor solution had factor 1 which explained 13.93% of the variance, and included three items that focused on the structuralist issues, constituted by items describing the attribution for poverty due to governmental deficiencies. The second factor explained 10.28% of the variance (items 9, 10, 11, & 15). The four items of this factor were pre-conceptualized as inadequacies or dispositions of the poor. The second factor was called individualistic I (Internal). The third factor (items 6,7, & 8) explained 9.34 % of the variance emanating from three variables focusing on beliefs in God, luck, and/or destiny. This has been called the fatalistic factor. Factor 4 (items 16 and 17), factor 5 (items 12 and 13), and factor 6

(items 1 and 5) accounted for 22.57% of the variance. These factors had two or less items and hence had poor reliabilities and were removed from further analyses. The three factors were preconceptualized as wrong policy, individualistic external factor, and social factor. By removing item 14 we also ran a Cronbach alpha on the 16 items of the questionnaire and obtained a marginal reliability of 0.57.

The factor analysis results showed the emergence of two more factors than reported by Nasser & Abouchedid (2001) on Lebanese college students. The latter researchers reported four factors in their analysis; namely, structural, individualist (status quo), fatalist, and individual (societal). The difference in the factor structure seems to be an obvious outcome of differences in contextual relevance of variables. For example, the structural dimension decomposed in two separate variables, one related to policy and the other focusing on implementation of the policy. The subjects were able to differentiate between the formulation of policies and their implementation, and found the latter more problematic than the former. Individualist attributions were operative at two levels: internal and external. The social factor emanated from variables focusing on socio-cultural expectations like customs/rituals, and the social context in which the supply of workers was much higher than the demand.

We obtained a mean score and standard deviation for the three main factors derived from the poverty attribution questionnaire reported on Table 2. The higher the mean score the higher the disagreement that the dimension is a cause of poverty; hence, the highest agreement was with the structural dimension as a causal attribution for poverty followed by the individualist, and fatalist dimension. A mean score of 2.11 indicates the lowest mean near the partly agree classification. A mean score of 3.64 for the fatalist dimension indicates a value near the mid-point of three on the scale (corresponding to a neutral perception on the part of the respondent). We operationalized socioeconomic status (SES) by computing the mean of four items: mother's and father's occupational statuses (each rated on a scale from 1 = low to 4 = high) and mother's and father's educational level (each rated on a scale from 1 = no education to 4 = university graduates). The educational status reflects whether respondents were secondary school (coded as "0" or university students coded as "1"). Correlations for all variables in our analysis are reported in Appendix A (see Table A). Significant high positive correlations appeared between the independent variables of age and educational status. Other low positive correlations appeared between gender and age, gender and SES, and gender and educational status on the fatalistic dimension.

Table 2. Mean scores and Standard Deviations for the Three Main Factors and Socio-economic and Socio-demographic Variables.

	Mean	N	Std. Deviation
STRUCTURALIST	2.11	365	1.02
INDIVIDUALIST I	2.66	365	0.79
FATALISTIC	3.64	365	1.26
Age	20.51	358	6.21
SES	2.19	364	0.49

Regression Analysis

We conducted a hierarchical regression analyses to determine the degree to which demographic and socio-economic variables were related to the attribution variables. In these regressions gender was coded as 0 (male) and 1 (female), age and SES were continuous variables. The educational status was coded as 0 for secondary school finishers and 1 for university graduates. Two linear regressions were conducted for each of the main attribution variable. In the first of these analyses (see Table 3) the demographic variables were entered in the first step of the regression and socio-economic variables in the second step. In the second regression analysis the order of the blocks were reversed, and thus we were able to remove conceptual and statistical overlap between the two sets of variables subsumed in the analysis. This means that at each step not all variables were entered to account for the variance. The regression of the second step is reported on Table 3.

Table 3. Beta Coefficients and standard errors, R-squared and F-Ratios for the Hierarchical Regression

	Structuralist		Individualist		Fatalist	
	Beta	Std. Error	Beta	Std. Error	Beta	Std. Error
SES	-0.03	0.07	-0.01	0.05	-0.04	0.08
Educational Level	-0.05	0.18	0.36**	0.13	0.13	0.22
Gender	-0.05	0.11	-0.10	0.09	-0.01	0.14
Age	-0.05	0.01	-0.37**	0.01	0.06	0.02
R-Squared	0.02		0.07		0.03	
F(df)	F(4,352)=1.32		F(4,352)=6.33**		F(4,352)=2.97*	

*two-tailed $p < .05$,
 **two-tailed $p < .001$

Regardless of the order in which socio-economic factors were entered they were found unrelated to all the attributes with the exception to the educational status and age on the individualistic attribution. Age and educational status were significantly correlated i.e. older students were more apt to have higher levels of education and hence both variables would have the same variations on the attribution for poverty. The R-squared values in the regression were very low because of the dichotomous nature of the independent variables. In addition, the F-values for the regressions on individualistic and fatalistic dimensions were significant, indicating an adequate fit for these two regressions. The high correlation between the independent variables of age and educational status appears in a bilateral relation rather being a multiple and is inadmissible as a multicollinearity predicament. In addition, both of these variables were entered in two sequential blocks, thus, any common variances shared would have been removed by the regression procedure.

DISCUSSION

The factor pattern derived from the poverty scale for the Indian sample was similar to Morcol's (1997) five factor analysis as well as Nasser's and Abouchédid's (2001) factor structure with highest mean rating on the structural factor of the poverty scale, followed by individualistic and fatalistic factors in that order. The structural factor was seen to be the predominant causal factor for poverty. Respondents may consider structures and its institutions whether policies or management are inadequate to provide the poor any benefits to which they may be entitled, and hence as a reaction they may blame public institutions for poverty. Overall, the results tend to place greater responsibility on the system than the individual; thus giving support to the *system blame hypothesis* more than the *culture of poverty hypothesis*. The significant differences between different attributions of poverty suggest that the respondents had conceptualized different attributions for poverty in ways that differentiated among those younger students than older ones. The correlation between age and educational status uniquely on the fatalistic factor of the attributions for poverty indicate the importance of the role and quality of the socio-demographic and socio-economic variables.

We were able to register two important predictors of age and educational status on the individualistic attribution for poverty. Other socio-demographic factors did not reflect any variations in the perceptions of the attributions for poverty. Perhaps older students with more years spent at the university were exposed to real life experiences that helped them reflect deeply about the causes of poverty, and in being empathetic in understanding the conditions of the poor within the given socio-political context. Furthermore, this research being based on data obtained from urban middle-class college educated or aspiring college-bound youth, suggests an inherent link between the educational status and the nature of attributions. In fact, the more educated (i.e., currently attending college) the respondents are, the lower the individualism than those who completed secondary school. Thus, the younger students and high school students; perhaps, are more concerned about eliminating poverty in believing in individual effort. Future research should focus on samples having different levels of education and also the uneducated, or rural vs. urban, employed vs. non-employed to provide a better understanding into attributions for poverty.

CONCLUSION

In this research we examined the attributions for poverty made by students in India. The use of a seventeen variable poverty scale developed by Nasser & Abouchédid (2001) resulted in six factors, namely, Structural (Execution), Individualistic (Internal), Fatalistic, Wrong Policy, Individualistic (External), and Social. We used the first three factors in the analysis that accounted for total of 53.55% of the variance. Highest agreement on the causes of poverty was for the structural (Execution), followed by individualistic (Internal) and fatalist factors of the attribution for poverty. On all factors with exception to the fatalist dimension the college educated and those high school graduates showed similar attribution patterns. There were only significant correlations between age and educational status of respondents on the fatalistic dimension personal variables and factors for poverty. These same variables did not predict significant variations in the fatalistic attribution. Significant age and educational status predictors were for the individualistic attribution of the poverty scale with a significant F-value

for the model. The inverse relation between age and individualistic attribution indicates the predictor of age is inverse predictor to the individualistic dimension. To a good extent the patterns of attributions for poverty are similar to those made by Lebanese students (Nasser & Abouchedid, 2001). That is, Lebanese students agreed most with structural factors for the causes of poverty. This is the case with the Turkish samples (Morcol, 1997). This may reflect a higher tendency in developing societies to place responsibility for reducing poverty on the government. These effects were not, however, similar to those observed in the US. We make this generalization with caution since the sample as well as time can both confound similarities or difference. A relatively recent study by Cozzarelli, Wilkins & Tagler (2001) showed a shift from the individualist attribution to a status quo attribution, indicating support for the system, as opposed to blaming it. The results of the latter study show a different perspective among American individualistic attributions reported two decades ago by Feagin (1972).

In addition, the younger participants produced more internal and fatalistic attributions than older ones. This may reflect the fact that those young individuals have not yet worked in (or with) the system, and may believe that individual efforts and hard work will be recompensed justly.

While our study contributed in general to the understanding of attributions for poverty in India, it shows promise to develop further into the study of affect and stereotypes in relation to attributions for poverty.

REFERENCES

- Carr, S. and MacLachlan, M. 1998. "Actors, observers, and attributions for Third World Poverty: contrasting perspectives from Malawi and Australia. " *The Journal of Social Psychology*, 138(2): 189-202.
- Commission of the European Communities. 1990. "*The perception of poverty in Europe.*" Eurobarometer.
- Cozzarelli, C., Wilkinson, A., & Tagler, M. 2001. "Attitudes toward the poor and attributions for poverty. " *Journal of Social Issues*, 57(2): 207-227.
- Della Fave, R. 1974. " On the structure of egalitarianism. " *Social problems*, 22(2):199-213.
- Feagin, J. 1972. "Poverty we still believe that God helps who help themselves." *Psychology Today*, 6:101-129.
- Feagin, J. 1975. "*Subordinating poor persons: Welfare and American beliefs.*" Englewood Cliffs, N.J: Prentice Hall.
- Furnham, A. 1982. "Why are the poor with us? Explanations for poverty in Britain. " *Journal of Adolescence*, 5:135-147.
- Hine, D., & Montiel, C. 1999. "Poverty in developing nations: a cross-cultural attribution analysis. " *European Journal of Social Psychology*, 29:943-959.

Hunt, M. 1996. "The individual, society, or both? A comparison of Black, Latino and White beliefs about causes of poverty. " *Social Forces*, 75(1):293-322.

Kay, A., Jost, J., & Young, S. (2005). "Victim derogation and victim enhancement as alternate routes to system justification. " *Psychological Science*, 16(3), 240-246.

Kluegel, J. and Smith, E. 1981. "*Beliefs about inequality: American's view of what is and what ought to be.* " New York; Aldine De Gruyter.

Morcol, G. 1997. "Lay explanations for poverty in Turkey and their determinants. " *The Journal of Social Psychology*, 137(6): 728-738.

Nasser, R. and Abouchedid, K. 2001. "Causal attribution of poverty among Lebanese University Students. " *Current Research in Social Psychology*, 6(14):205-220.

Pandey, J., Sinha, Y., Prakash, A., & Tripathi, R. 1982. "Right-Left political ideologies and attribution of the causes of poverty. " *European Journal of Social Psychology*, 12: 327-331.

Shek, D. 2004. "Beliefs about the causes of poverty in parents and adolescents experiencing economic disadvantage in Hong Kong." *Journal of Genetic Psychology*, 165(3): 272-291.

Sinha, Y., Jain, U., & Pandey, J. 1980. Attributions of causality to poverty. " *Journal Of Social and Economic Studies*, 8(2): 349-359.

Zucker, G. S. & Weiner, B. 1993. "Conservatism and perceptions of poverty: An attributional analysis. " *Journal of Applied and Social Psychology*, 23:925-943.

APPENDIX A

Table A. Correlations between Socio-Economic and Socio-Demographic Variables and Six Dimensions of the Attribution of Poverty

	Gender	Age	SES	Educational status	Structuralist	Individualist
Age	0.143**					
SES	0.137**	-0.067				
Educational status	0.207**	0.763**	0.117			
Structuralist	-0.078	-0.090	-0.029	-0.093		
Individualist	-0.092	0-.109	0.075	0.061	0.097	
Fatalist	0.011	0.158**	-0.031	0.160**	0.009	0.050

*two-tailed p < .05,

**two-tailed p < .001

APPENDIX B

Poverty Questionnaire

The statements below depict some beliefs about poverty and poor people in the country and seek to know your own beliefs about them as different theses are advanced about their plight. There are no right or wrong responses. Please read one statement at a time and rate these on a five-point scale in the light of your own beliefs, perceptions, and understanding of your own situation.

Fully Agree- 1

Partly Agree- 2

Neither Agree Nor Disagree- 3

Partly Disagree- 4

Fully Disagree- 5

I think in this country many persons are poor because-

Statements	Responses				
	1	2	3	4	5
1. There are many workers who are available for work at low wage.					
2. The government lacks good money management.					
3. The government is unable to provide education for all.					
4. The government is unable to provide health for all.					
5. People find that the culture puts on them too many social obligations (Spending on relatives' gifts).					
6. Many are poor because of bad luck.					
7. Many believe they are destined to be poor.					
8. Many think it is the will of God for them to suffer.					
9. Poor remain poor because of their human dispositions (low initiative, decision making, entrepreneurship skills).					
10. There are external forces operating which we neither understand well, nor we can control for.					
11. Poor do not make adequate effort to improve their condition.					
12. More poor fall prey to social evils (drugs, sex abuse) mislabeled as loose morals.					
13. More poor are frequently sick and handicapped.					
14. Poor lack education and information.					
15. Poor are not able to manage their money properly.					
16. The government makes policies which in the name of removing poverty add to the suffering of the poor.					
17. The politics of the country ensures that the poor remain poor in large numbers.					

ACKNOWLEDGEMENT

We are thankful and acknowledge the group at CRISP for investing heavily and devoting much time and energy on the review and re-review of this paper. The editor Dr. Lisa Troyer was extremely helpful in getting this paper published by providing thought-provoking insights into the generalizations and writing of the manuscript. We are extremely grateful for CRISP's challenging support.

AUTHORS' BIOGRAPHIES

Ramzi Nasser is an Assistant Professor in the Faculty of Applied and Natural Sciences at Notre Dame University in Lebanon. He has a Doctorate in Education from the University of Massachusetts in the United States. His current research interests are in alternative concepts in mathematics, cross-cultural issues in psychometric tests, gender stereotyping, and causal attribution of outcomes. His e-mail is: rnasser@ndu.edu.lb

Sushila Singhal is a Professor of Social Psychology of Education at Z.H.C.E.S., School of Social Sciences, Jawaharlal Nehru University, New Delhi, India. After retirement she continues to research extensively on issues confronting higher education systems, college students, teachers and adolescents. Her e-mail is: sushilasinghal@hotmail.com.

Kamal Abouchedid is the Director of Testing and Measurement Office at Notre Dame University. He has a Doctorate in Ethnic Studies and Education from the University of Manchester, UK. His research interests fall in the scope of multicultural education, gender, ethnicity issues, and peace education. His e-mail is: kabouchedid@ndu.edu.lb.