

An Appraisal of Poverty and Moral Decision Making

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Abstract

This work aimed at elucidating the moral implications of poverty in decision making. Poverty has been a persistent challenge worldwide. Primarily, it is a reality that depicts lack of food, clothes, education and other basic amenities. The deprivation of these basic resources often leads to denial of choices and opportunities, a violation of human dignity, and of course lack of basic capacity to participate effectively in the society. This subject has been a major socio-political and economical issue in the world and that has brought suffering and crippling effects on over millions of people experiencing it. The focus on this subject overtime has been mainly on the socio-political and socio-economic effects on the society without paying much attention to the moral dimension of the problem. This work analyzed the concept of poverty from a holistic point of view and narrowed down to the moral perspective on the moral choices made by individuals living in poverty. The paper adopted the exposition and critical analysis method in its discussion of the subject. The paper discovered that in whatever form poverty is present in human life has the tendency to not just influence opportunities and choices but constitutes a fundamental predicament to moral decisions. The paper concluded that we have a collective responsibility to keep society safe by deliberately and intentionally minimizing the impact of poverty in the society because of its devastating impact on moral decisions and consequently, on the moral health of the society.

Introduction

Poverty has been a major socio-political and economic problem which has presented one of the most urgent moral challenges facing humanity. Throughout the world, millions of people are suffering from poverty and its creeping effects on human beings cannot be underestimated. "Fifty-six percent of the world's population is currently poor: 1,2 billion live on less than \$1 a day and 2.8 billion live on \$2 a day" according to Narayan (265). Poverty has been called "the world's most ruthless killer and the greatest cause of suffering on earth" according to Gordon (74). The effect poverty has on human being are so drastic that it has merited the attention of various government, states and nations. The effect of poverty in the society, and on humanity at large is very dangerous because it can turn a man into a beast. Poverty at an extreme stage can twist man's struggle to be directed only to one meaningful drive; drive to survive by any means regardless of the consequences to others or the society. As a way of preventing such rage which could have dangerous effects on the society, governments have tried to intervene by introducing some welfare programs so as to eradicate poverty in the society. However, it is arguable that this socio-political approach towards eradicating or managing the rate of poverty is plausible but not a sustainable approach based on the fact that the effects of poverty though evident in our socio-political sphere, is more impactful psychologically. As such, it is ideal to approach poverty from a psychological perspective which focuses on the person involve, rather than approaching it only from a socio-political and economical perspective which focuses on its effects on the society. As a result, psychologists posit that poverty determines the psychological behavior of a poor person. It affects how the person think, which in turn affects the person's worldview as well as the person's moral choices.

The moral Implication of decisions made by a person affected by poverty which is influenced by the person's world view is the focus of this paper. To achieve this, it will be of great importance to briefly clarify some key concepts such as morality and poverty.

What is Morality?

Morality is the derivative of the word "Moral". Etymologically, the word "Morality" is derived from the Latin word Moral it as which means "manner", "character" or "behavior". In the view of Ozumba (106), morality is commonly seen as "beliefs or ideas about what is right and wrong and about how people should behave". (Ozumba, Pg.106). Gregory (35) in line with this sees morality as "what in fact people believe to be right or wrong, or how they in fact act".

Morality has to do with the rightness or behavior or action of an individual. It is principles concerning the distinction between right and wrong or good and bad behaviour. Hornby (1006) defined morality as "principles concerning right and wrong or good and bad behavior" (9 edition:1006). Esikot and Oke gave a detailed definition of morality thus:

Morality is a system or body of rules, particularly prohibitions and prescriptions which guide and regulate human actions. Morality is a system of social direction and control, and of practical reasons for the required conduct (Pg. 47-48).

To this end, morality of a class would have to do with the right beliefs and behaviour or principles approved and recommended for the class in question. We can on this basis define morality as "the right or acceptable behavior pattern of an individual or in private life (Where individual morality or private morality is in question) or of society or in a public life (where social morality or public morality is in question)" according to Esikot and Oke(4). To this end, we can talk about private morality and public morality. Private morality has to do with moral judgement of a person as a moral agent while public morality has to do with the rules regulating an office, function or group that an individual as a moral agent is expected to follow as a member of a group or in the discharge of an assigned task or responsibility.

What is Poverty?

The word "poverty" is derived from the Latin word "pauper" which means poor. It has series of meanings, linked through a series of resemblances, as it can be viewed from multidimensional elements like region, era, geographical condition, circumstances and many more. However, different notions of poverty has been analysed such that circumstances which applies in one sense do not necessarily apply in others. Poverty is multidimensional and we shall look at the relevant ones briefly.

Poverty as a Material Concept

The first group of definitions concern poverty as a material concept. People are poor because they do not have something they need, or because they lack the resources to get the things they need. Here, poverty is a state or condition in which a person or community lacks the financial resources and essentials for a minimum standard of living. Poverty-stricken people and families might go without proper housing, clean water, healthy food, and medical attention. It is the state of one who lacks a usual or socially acceptable amount of money or material possessions. But we see every day that poverty entails more than the lack of income and productive resources to ensure sustainable livelihood. "Its manifestations include hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion, as well as the lack of participation in decision-making" (2022: online).

A Pattern of Deprivation

Not every need can be said to be equivalent to poverty, and there are several interpretations of what makes up poverty. Some interpretations emphasize certain kinds of need, like hunger and homelessness, as particularly important. Some emphasize the seriousness of the deprivations that are experienced: food and shelter are often seen as more important than entertainments and transport (though there may still be grounds to consider people who are deprived of entertainments and transport as 'poor'). According to Spicker (48), "the duration of circumstances is potentially important: a person can be homeless because of a natural disaster, but still be able to command sufficient resources to ensure that needs are met, and met rapidly." Poverty generally refers not just to deprivation, but to deprivation experienced over a period of time Spicker (46). Duration is important, because temporary deprivations (like those experienced by the victims of catastrophes) are not enough to constitute 'poverty'. Poverty is defined, then, on the existence of a pattern of deprivation, rather than by the deprivation itself.

Limited Resources

Needs are closely linked to resources; every need is a need for something. Poverty can be taken to refer to circumstances in which people lack the income, wealth or resources to acquire or consume the things which they need. Booth (35) wrote that "The 'poor' are those whose means may be sufficient, but are barely sufficient, for decent independent life; the 'very poor', those whose means are insufficient according to the usual standard of life in this country." If poverty is defined primarily in terms of need, a need which was not caused by limited resources would be sufficient to make someone poor; if poverty is only a result of limited resources, it would not.

Mental Poverty

This is simply a state of possessing an impoverished mindset, a condition in which one is unable to think his way through self-actualization because he feels trapped, helpless, and uninspired. It goes on to be a system of poor thinking where one may have everything they need to lead a comfortable wonderful life, but they nonetheless focus on the negative. A refusal to change, to try and learn new and better ways of not only thinking but also putting thoughts into action. The idea of poverty here as a mental state does not fit in with the materialistic concepts of poverty, however, this notion argues that if poverty were understood differently, we would not only focus on the struggle against material poverty but strive for a mental examination and reformation. Therefore, this definition amounts to expounding that one should rather pursue 'moral-dignity', rather than a continuous aim form materialistic struggle.

In a nutshell, poverty refers to a condition that causes its victims through lack of economic resources to live a life in which they cannot fully participate in a range of activities expressive of their nature as human beings. But the crucial point to note is that whether poverty is viewed as a material concept, as patterns of deprivation or mental, the cumulative impact in decision making cannot be overemphasized.

Effects of Poverty on Decision Making

Poverty can have profound effects on decision-making processes, influencing various aspects of an individual's life. In this exploration, we will delve into the multifaceted ways in which poverty shapes decision making.

1. Limited Cognitive Bandwidth:

Living in poverty often imposes chronic stressors, reducing available cognitive bandwidth for decision-making. The constant struggle for basic needs can overwhelm mental resources, affecting attention, memory, and other functions.

2. Short Term Focus:

Poverty can lead to a focus on immediate needs, making long-term planning and decision-making more challenging. This may result in prioritizing urgent, short-term concerns over strategic, future-oriented choices.

3. Limited Educational Opportunities:

Economic constraints can limit access to quality education, affecting cognitive development and problem-solving skills. This, in turn, can impact the ability to make informed decisions later in life. Poor educational outcomes can contribute to the perpetuation of poverty across generations, creating a cycle that hinders upward social mobility and decision-making opportunities.

4. Limited Access to Healthcare:

Poverty often restricts access to healthcare, affecting both physical and mental health. Health-related decisions may be compromised due to financial constraints, leading to long-term consequences.

5. Nutritional Challenges:

Economic hardships can result in inadequate nutrition, impacting cognitive development, energy levels, and overall well-being. These factors can influence decision-making in various domains.

6. Limited Social Capital:

Poverty can lead to social isolation and a lack of access to social networks that provide valuable information and support for decision-making. Networking and community resources may be limited. Individuals in poverty may face social stigma and discrimination, affecting their self-esteem and confidence. This can influence decisions related to seeking opportunities, education, and social interactions.

7. Limited Economic Agency:

Poverty often restricts economic agency, limiting choices in employment, housing, and overall financial well-being. The necessity to focus on survival can constrain the ability to make decisions that contribute to long-term stability. Poverty can also lead to debt and financial stress, affecting decision-making around budgeting, investment, and future planning.

8. Mental Health Challenges:

Poverty is associated with higher rates of mental health issues, including depression and anxiety. Mental health can significantly impact decision-making, affecting risk perception and resilience. Individuals in poverty may resort to short-term coping mechanisms, such as impulsive decision-making or risky behaviors, as a response to stress and uncertainty.

9. Structural Barriers:

Addressing the implications of poverty on decision-making requires addressing structural barriers, including systemic inequalities in education, healthcare, and economic opportunities. Implementing robust social safety nets can provide a buffer against the cognitive and economic impacts of poverty, allowing individuals to make more informed and strategic decisions.

10. Limited Access to Employment:

Poor people are often inadequately qualified to be considered for better jobs. One reason might be that "they do not have access to value education as means to obtain a better job" according to Willcocks (19). This might be a less common reason today than decades ago. More common reasons for poor people's lack of skills are that "they often find access to education difficult, as the costs involved are too high, the distance too far to travel, or the quality of facilities or teachers available to them, inadequate" in the view of Wilson & Ramphela (144).

Moral Implications of Poverty in Decision Making

Exploring the moral implications of poverty in decision-making is a complex and multifaceted task. Poverty, a pervasive global issue, extends beyond economic constraints to impact various aspects of individuals' lives, influencing their choices and opportunities.

It is true that people living in poverty often face daily struggle for survival. The need to meet basic needs such as food, shelter and clothing can override moral principles and considerations even in less extreme cases. Research has shown that poverty can make people more likely to engage in corrupt practices such as taking bribe, embezzling funds and so on. Lack of essential resources can lead to a sense of desperation. When individuals are struggling to make ends meet, some may resort to choices which shouldn't be on the table as worthy of consideration in moments of decision. This engagement in immoral behaviors like crimes create more problems for some of the poor people in the community as "Poor people may lose some of the few material assets they have and so be further disempowered from engaging in entrepreneurial activities aimed at improving their lives" according to May (18). Their quality of life can be reduced by high levels of fear and distrust, which also "erodes social cohesion and co-operation" in the words of May (257). As a result of illegal activities, Narayan (60) states that "the household and often the wider community must face the fear and anxiety that these means of coping bring in their wake". When these feelings of insecurity combine with the frustrations poor people experience in their desperate circumstances, this often leads to various forms of abuse and violent crimes. It is significant to note that "poor communities suffer more from interpersonal crimes, like assault, rape, and child abuse than from property crimes" according to May (130). Immoral activities like; internet fraud, prostitution, arm robbery, thuggery, stealing, are considered an alternative income source so as to achieve basic needs.

Again, that poverty significantly influences opportunities and choices is not debatable. Individuals living in poverty may not have access to the same opportunity as their more affluent counterparts. This can limit their ability to make moral choices as they may not have the means or opportunities to do so. Individuals living in poverty are less likely to have access to resources that promote moral developments such as quality education and opportunities for community services. Limited access to quality education places individuals in impoverished condition in a disadvantage of making appropriate, immediate and long term decisions because of the lack of necessary tools for consistent rational and moral decision. Poverty can also limit a person's exposure to positive role models and environment that foster moral decisions making. Without these resources individuals may not have the necessary tools to make inform decisions or develop a strong moral compass. This limited access to opportunities affects the confidence of those living in poverty. People living in poverty often see themselves as

less able to learn new skills and succeed at tasks. They are also less likely to perceive that their actions will affect how their lives turn out because the future is less significant to them than their present lives. For them there is no future outside their present life. This has important consequences in the sense that the less people feel that their actions matter, the less likely they are to make choices aligned to achieving future goals. This raises question on the moral principles of equality. If the poor does not have equal opportunity with the non-poor, how then do we measure the moral principle of equality? Is it based on class disparities?

From the social perspective, the stigma and discrimination that poverty carries has the potentiality of affecting self-esteem and confidence. Living in poverty is associated with feeling excluded from society, which may explain its link to increased levels of aggression. Stigmatization, and loss of self-worth and self-esteem can negatively impact relationships as this can lead to lack of trust in others and a decrease commitment to moral behavior. Poverty can undermine a person's sense of social connectedness and lead to a diminished sense of responsibilities for others. Social disadvantage can create a sense of isolation and disconnection from society, which can make it more difficult for individuals to see the importance of moral behavior. For instance, if you don't feel like you are a part of a community or that you have a stake in the society, it can be hard to see the value adhering to moral principles.

The more social disadvantaged people are as a result of poverty, interpersonal relationship suffers. Human relationships of all kinds are crucial to develop the strong social aspects of our nature as human beings. We morally require human beings to engage in mutually beneficial relationships of different kinds. Poverty can have a devastating impact on interpersonal and family relationships. The dangerous mix of stress about inadequate resources for the satisfaction of needs and the negative self-image formed from feelings of personal powerlessness can wreak havoc on interpersonal and social relationships. Patriarchal gender relations can become particularly strained when families suffer from poverty. In patriarchal marriages women take full responsibility for managing and executing household duties, while men make decisions concerning household income. Poor women's unpaid work of household maintenance takes up most of their time and energy, leaving them exhausted. Consequently, they are "unable to take proper care of their children, to engage in activities to generate income or to utilize opportunities for education or self-improvement" according to May (80).

It becomes difficult for a poor person to keep a good interpersonal relationship with people because of the fact that they are occupied with stress of making ends meet for themselves. Non-poor people find it difficult to keep a good relationship with poor people because relationship is believed to be intentional with expectations. When individuals don't have strong social networks, they may not have the support they need to make moral choices. Having people you can rely on and turn to for guidance is important for maintaining a strong moral compass.

Evaluation and Conclusion

Poverty have strong impact on people's decision making as well as their moral disposition. The effects of poverty on decision-making are profound and interconnected as it affects every aspect of the individual's survival. Poverty erodes the moral values of people as desperation to make a living gives them an incentive to be immoral. As poor people's bodies are often their only asset which must be protected. Poor people may argue that morally acceptable methods of

earning a living did not work for them, they followed the rules of society in vain and therefore, they are in a position where making a living through immoral means becomes a serious option. They may maintain that they do not have the material means to continue living a moral life. In this way poverty becomes an instigator of moral decay. Moral decay that is caused by desperate poor people in an attempt to survive can never be effectively checked unless the fundamental motivation which is poverty is eliminated. There is a close relationship or intimate circle between poverty and immoral behaviors (which signifies the poverty of reasonableness or morality). This immoral behavior is in line with World Bank research *Ending Poverty* in 2022 maintains that desperation and hunger sometimes force poor people to "anti-social and illegal activities" that included "to steal, drink, take drugs, sell sex, abandon their children, commit suicide, or trade in children.

Once the moral decay of people sets off by contravening fundamental moral values for the sake of survival, the issue is whether they will stop in time before becoming serious criminals inflicting much greater harm on other people. That is to say that if immoral behaviour leads to financial success and social power, it might become so much more difficult to return to a moral lifestyle rather than slipping even deeper into immoral and criminal behaviour. This situation is compounded in a society where the wealth is considered more important than the source of wealth. Understanding these dynamics is crucial for developing effective strategies to alleviate poverty and empower individuals to make choices that contribute to their long-term well-being. However, it is pertinent to understand that it is not all poor people that are involved in moral decay, or immoral behaviors and actions, just as being rich is not a sign of sainthood. Some poor persons still prefer a good name and integrity above any consideration of wealth.

Conclusively, it is factual that poverty have a very high effects on one's values. It has the capacity to transform a noble man to a beast and inflict disaster on a society especially when the morality of those in poverty have decay. On this note, it is essential to remember that poverty may not be extremely deterministic in the sense that an individual can uphold high moral standard despite being poor. Also, it is worth noting that not all non-poor (wealthy) people behave morally. The point of emphasis is that poverty affects the kinds of choices and decisions people make, which in turn affects how they live. Moral decisions are likely more to be compromised in the face of brute poverty and such moral compromise have devastating short and long time effect on everyone. One way, therefore, of keeping society safe from a moral perspective is to endeavor to keep poverty away as much as is humanly possible. On this task, we have a collective responsibility to enhance society's moral health.

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