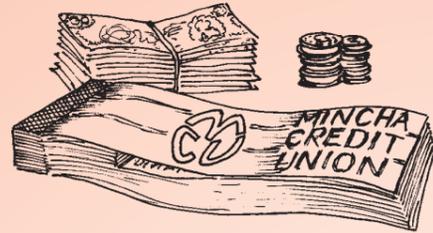


Life choices

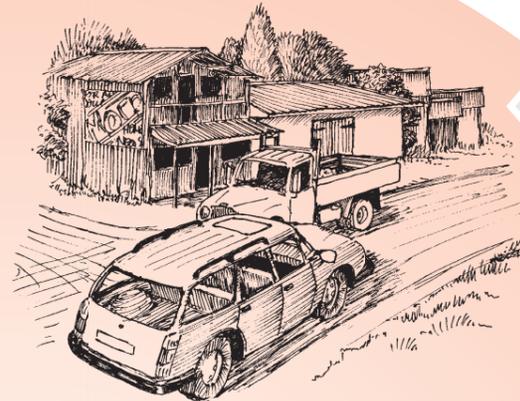
People – whether as individuals, families, communities or nations – have a range of resources. When people are asked about their resources, they usually think of money. However, this gives a very incomplete picture of their lives. People own or have access to different kinds of resources.

In order to live, people exchange one type of resource for another. They may use money (financial) to buy child care (human) or food (natural). They may use a family connection (social) to get more land (natural). In this way people's resources are constantly changing.

There are many other things that impact on people's use of resources. These include policies, culture, difficult situations or personal motivation. People's choices depend on matching their resources to their hopes and dreams in order to turn their hopes into reality.



Financial resources
income, savings, access to credit, money from relatives, pension, insurance policies, State support



Physical resources
buildings, transport, schools, roads, water supply, power, farming equipment



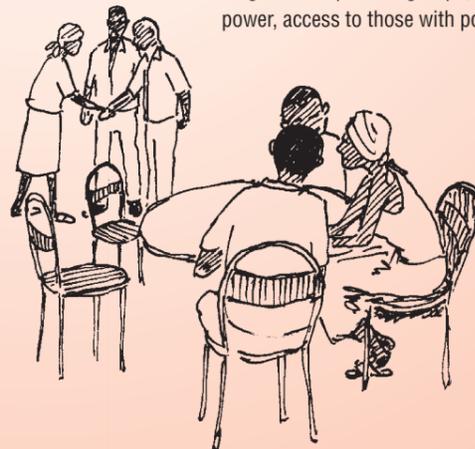
Human resources
education, health, children, child care, ability to work, skills and knowledge



Spiritual resources
faith, scripture, guidance, prayer



Natural resources
access to land, forests, clean water and air



Social resources
culture, extended family, friends, religious and political groups, power, access to those with power

Responding to difficult situations

Usually, the more resources people have, the better they will cope with difficult situations such as...

Gradual trends These include population change, soil erosion and HIV/AIDS.

Sudden shocks These might be natural disasters like flood or hurricane, a family death, loss of crop or livestock, an epidemic.

Seasonal change This includes shortages of food or water, work opportunities, climate, debt, school fees.

A high level of one kind of resource may help to make up for the lack of another. Generally, poor people have fewer resources and fewer choices. If parents have few resources they may be so desperate that they sell their children into dangerous labour or migrate to the city.

Personal motivation

Sometimes people make choices because of their personal desires rather than their circumstances. They stretch themselves beyond their resources.

Faith People may feel called by God to step out and to attempt something which is beyond their resources.

Pressure of relationships People may choose to do things because they know that others expect it of them.

Love Love for God and others can take people beyond their resources or change the choices they make.

A holistic approach to development needs to deal with the individual views of both people and communities, each with their own hopes and dreams, which may not always make sense to others.

Wider circumstances

Development work needs to understand the ways in which people and their resources are affected by every kind of wider situation. These include...

Policies These may be at any level, from household to international. They include laws, rules, trading restrictions, taxes and subsidies.

Institutions Local or central government, NGOs, unions and businesses can affect access to resources.

Culture Behaviour, customs and decision-making processes (whether democratic, corrupt or excluding certain groups).

For example, work with street children needs to understand **why** children are on the streets. We can then take appropriate action, often in the form of advocacy. Advocacy work to change policies may be very effective at improving people's access to resources.

Discussion questions

First discuss these questions in small groups or in pairs, then come together to discuss your answers.

- List the major resources which you either own or have access to, that help your household to do what you want in life.
- How have these resources recently changed? Give examples of how your household has chosen to exchange one type of resource for another.
- How do wider circumstances (policies, institutions and culture) help or stop your household from achieving what family members want? What might you be able to do to reduce their effect?
- What are your household's hopes and dreams? Are they achievable given your resources? How can you take a small step towards your dream?

Adapted by Mike Carter of CIDT from information drawn from a wide range of sources (including www.livelihoods.org) and inputs from Simon Batchelor.