## Moonshine or the Kids?

MONT-BELO, Congo Republic There's an ugly secret of global poverty, one rarely acknowledged by aid groups or U.N. reports. It's a blunt truth that is politically incorrect, heartbreaking, frustrating and ubiquitous:

It's that if the poorest families spent as much money educating their children as they do on wine, cigarettes and prostitutes, their children's prospects would be transformed. Much suffering is caused not only by low incomes, but also by shortsighted private spending decisions by heads of households.

That probably sounds sanctimonious, haughty and callous, but it's been on my mind while traveling through central Africa with a college student on my annual win-a-trip journey. Here in this Congolese village of Mont-Belo, we met a bright fourth grader, Jovali Obamza, who is about to be expelled from school because his family is three months behind in paying fees. (In theory, public school is free in the Congo Republic. In fact, every single school we visited charges fees.)

We asked to see Jovali's parents. The dad, Georges Obamza, who weaves straw stools that he sells for \$1 each, is unmistakably very poor. He said that the family is eight months behind on its \$6-a-month rent and is in danger of being evicted, with nowhere to go.

The Obamzas have no mosquito net, even though they have already lost two of their eight children to malaria. They say they just can't afford the \$6 cost of a net. Nor can they afford the \$2.50-amonth tuition for each of their three school-age kids.

"It's hard to get the money to send the kids to school," Mr. Obamza explained, a bit embarrassed.

But Mr. Obamza and his wife, Valerie, do have cellphones and say they spend a combined \$10 a month on call time.

In addition, Mr. Obamza goes drinking several times a week at a village bar, spending about \$1 an evening on moonshine. By his calculation, that adds up to about \$12 a month — almost as much as the family rent and school fees combined.

I asked Mr. Obamza why he prioritizes alcohol over educating his kids. He looked pained.

Other villagers said that Mr. Obamza drinks less than the average man in the village (women drink far less). Many other men drink every evening, they said, and also spend money on cigarettes.

"If possible, I drink every day," Fulbert Mfouna, a 43-year-old whose children have also had to drop out or repeat grades for lack of school fees, said forthrightly. His eldest son, Jude, is still in first grade after repeating for five years because of nonpayment of fees. Meanwhile, Mr. Mfouna acknowledged

spending \$2 a day on alcohol and cigarettes.

Traditionally, a young man here might have paid his wife's family a "bride price" of a pair of goats. Now the "bride price" starts with oversized jugs of wine and two bottles of whiskey.

Two M.I.T. economists, Abhijit Banerjee and Esther Duflo, found that the world's poor typically spend about 2 percent of their income educating their children, and often larger percentages on alcohol and tobacco: 4 percent in rural Papua New Guinea, 6 percent in Indonesia, 8 percent in Mexico. The indigent also spend significant sums on soft drinks, prostitution and extravagant festivals.

Look, I don't want to be an unctuous party-pooper. But I've seen too many children dying of malaria for want of a bed net that the father tells me is unaffordable, even as he spends larger sums on liquor. If we want Mr. Obamza's children to get an education and

## No money for school, but enough for booze and cigarettes.

sleep under a bed net — well, the simplest option is for their dad to spend fewer evenings in the bar.

Because there's mounting evidence that mothers are more likely than fathers to spend money educating their kids, one solution is to give women more control over purse strings and more legal title to assets. Some aid groups and U.N. agencies are working on that.

Another approach is microsavings, helping poor people save money when banks aren't interested in them. It's becoming increasingly clear that the most powerful part of microfinance isn't microlending but microsavings.

Microsavings programs, organized by CARE and other organizations, work to turn a consumption culture into a savings culture. The programs often keep household savings in the women's names, to give mothers more say in spending decisions, and I've seen them work in Africa, Latin America and Asia.

Well-meaning humanitarians sometimes burnish suffering to make it seem more virtuous and noble than it often is. If we're going to make more progress, and get kids like the Obamza children in school and under bed nets, we need to look unflinchingly at uncomfortable truths — and then try to redirect the family money now spent on wine and prostitution.