

## Chapter 3

# Dimensions of Deprivation

**T**his chapter seeks to document some of the principal dimensions of deprivation as perceived by the poor in the study sites. There are many dimensions to the deprivation that the poor face.

The poor face some problems which are common to them. For example, they lack sufficient opportunities of employment and livelihood, food security, basic amenities, social prestige, and social capital. Other problems are more specific to certain social groups among the poor, such as the lower castes and tribal groups, and women. Some other problems are either specific to some types of households or are felt with a different intensity, as the shocks due to major illnesses or deaths, the impact of displacement due to major projects. Finally, there is a range of problems which are specific to the location of the poor. Moreover, the experience of poverty has many facets and these vary across the states of India, reflecting the diverse social, political, and developmental trajectories in each state.

### Exclusion

**The poorest of the poor belong nowhere and hence cannot avail of programs intended for them.**

They live on footpaths, in unauthorized colonies, and unapproved lands and are migrant. How can benefits reach them? They cannot avail of ration cards for subsidized food meant for them.

Some communities live in areas prone to erosion. Some live in areas prone to flooding or where garbage is dumped or sewage is let out. They are excluded from the social, and civic, processes due to their physical location in marginal areas.

Many primitive tribes living deep in the forests and others living in no man's land (wasteland ) are considered "nonpersons" by village administrations.

### **The poor are not in below poverty line (BPL) lists.**

Many groups of the poor have reported that the BPL lists are "bogus or "totally wrong." Rich households are included in these lists and the real poor are often left out. There was so much opposition against these lists and at the same time so much demand for it.

The PPA discussions revealed that the reasons a family wants to be included in the list are: (a) it enables them to buy goods cheaper at a fair-price shop; (b) it enables them to claim pensions and assistance, free books and uniforms, and other allowances; (c) it enables them to avail of subsidy for house construction worth Rs20,000–30,000; and (d) it improves their access to subsidized assets like milch animals, a shop, or a well.

Frequently, large farmers, traders, business persons, and shop owners are included in the list while the poor living in dilapidated huts are out of the list. The poor are in general agreement that these lists are wrong.

The poor also agreed that they had to pay speed money to get included in the BPL list. In several cases, poor households could not be included as they could not pay the "fee." A group of stakeholders stated that "Sons of large farmers can be included officially in the BPL list, if the father owns the entire land and the sons are shown as 'landless'".

Another common complaint received was that names of those individuals who have voted against the ruling party in states are deleted from the BPL list after the elections.

## **Food and Insecurity**

Most households' characterized as poor suffer from a deficiency of food and are subject to some periods of hunger. The poorest households suffer from chronic hunger and food insufficiency whereas the less poor households suffer from seasonal food insecurity. In all cases of food insufficiency, the dietary pattern undergoes a change, with the regular diet being substituted by gruel, or even by boiled roots and leaves available locally. Periods of food insecurity are also the toughest for women and old people, who are required to make the most adjustments.

Time line studies show that the food security situation has improved in many places. However, in some locations driven by urgency to generate surplus, there has been a widespread shift in cultivation patterns. This shift has selectively affected food security of small and marginal farmers. The limited food security has manifested itself in terms of poor quality of food intake and unusual strategies to meet consumption needs to tide over

periods of food scarcity. These included consumption of beaten husk of paddy, bread made of silk-cotton flower extract, penj (traditionally a staple intake made of suspension of grains in water, diluted during crises to last several days), wild tubers, and wild vegetables.

The chronic poor, due to their limited purchasing power, are not able to purchase food grains even at the most concessional rates, particularly during the lean season, when they need the food most. Food banks created by groups of the poor at their initiative have served as a palliative.

### Working for Food and Livelihood Security

Village Lohamella in Jhargram block has 45 households inhabited by the Sabar community. Their main sources of livelihood are forest products and about 30–40 work days annually in paddy plantation and harvesting. The returns from forest products are distressingly low. During the rainy season, problems become more intense. Sal leaves are to be dried and stitched before selling. Due to rain, the leaves cannot be dried. The forest becomes full of wild plants and insects, making it difficult for them to enter. With certain amount of risk taking, the wood is collected, but the purchasers are very few because the local people have less or no cash and the wood is wet. Ultimately, they are forced to dump the fuelwood at a throwaway price.

The money earned is not enough even to procure rice. The daily earning is about Rs10–12. When the people cannot go to the forest, there is no earning. The shopkeeper is so used to listening to the “chronic cash deficit” that he does not give anything on credit. Throughout the year, food is acutely deficient in quantity as well as quality. Those Sabar who migrate have comparatively better food during migration. The locals who stay back consume bare rice, salt, and water or wild food. During passing sickness, they go without food because they cannot go to the forest. When they are able to walk, they collect wild potato, and boil, and consume it.

Ration cardholders were not able to utilize the quota because they did not have cash to purchase. They gave the card to rich acquaintances/traders to get some rice. However, a subsequently distributed “red card” has entitled them to procure food grains at a much cheaper rate—rice for Rs3 per kg, and wheat for Rs2 per kg. They have kept the card very carefully and try to use it on a regular basis. However, there are problems in the targeted PDS also as visit to fair-price shops is time consuming, entails high carriage charges in some locations (unless there are mobile supply vans) in addition to the extra charges of transportation charged by the dealer, exponentially increased due to repeated visits as a result of irregular supply, high opportunity cost during sowing season, which is also the distress period for the poor due to less food availability and proneness to diseases.

**Alcoholism:**

Too much intake of liquor is draining the income of the affected households and adversely impacting on their regularity of work as casual labor (they fail to go to work when in a drunken stupor). Certain agricultural produce like maize and millet are cultivated but not eaten or sold. Instead they are brewed for local alcohol which the villagers drink regularly. Local NGOs see alcoholism as a deterrent to their efforts, especially in relation to maternal health. The expenditure on alcohol cuts back essential expenditure given the low levels of income and necessary tradeoffs. Alternately, to meet overflowing expenditure needs borrowing is resorted to at exploitative terms.

Many women stated that alcoholism among men is a major drain on income and a source of deprivation. It forces women and children to leave their village in search of work, resulting in high dropout rates among the school-going children. Some village land grabbers provided liquor to laborers and on failure of payment, usurped their land. A vicious cycle of poverty is therefore initiated. However, the toiling masses look upon drinking as an “escape” route from a life of penury and voicelessness.

**Vulnerability**

PPAs highlighted the exploitative relationships between the poor and the rich. They reveal a feeling of fear among the poor of the nonpoor. The poor were scared to call anybody “rich” in the locality (as the rich were frequently included in the BPL list) or were unwilling to talk about their debts (and interest rates). The general feeling all over was invariably one of oppression and fear. Small group and one-to-one discussions revealed that this fear originated from the following:

- The poor have to depend critically on the rich for a number of things including employment, wages, information, and BPL status.
- The rich are frequently the only source of support in cases of crises. They lend money to the poor during illness, pressing social requirements, seasonal problems, among others.
- The rich are powerful with their proximity to police, administration, politicians, etc. They can harass the poor if they are displeased.

Thus, the rich can support the poor in need or harass them if displeased. The poor are therefore in a vulnerable position. Clearly, this dependence needs to be weakened, to empower the poor.

The major sources of vulnerability, according to the poor, are as follows:

- Lack of enough work or employment;
- Lack of skills for alternate employment;
- Lack of assets;
- Economic risks;
- Illness and disability;
- Natural disasters;
- Social position;
- Excessive spending on social functions;
- Indebtedness; and
- Domestic violence.

## **Social Exclusion**

A study of exclusion of the poor demands a study of at least 4 factors—the excluded; the institutions from which they are excluded; the agents whose actions result in exclusion; and the process through which such exclusion occurs. The concept of social exclusion focuses on the multidimensionality of deprivation.

Some mechanisms for social exclusion as observed in the field are: (i) attitude and behavior of institutional service providers; (ii) entry barriers, restricting the entry of the poor in certain types of jobs (and leading to overcrowding in others); (iii) undesirable institutional practices which require economic consideration; (iv) intimidation by custodians of law, and (v) physical violence inflicted by the powerful.

In the study areas, social exclusion in the areas studied especially involves systematic disempowerment in terms of accessing services by specific marginalized groups who usually belong to underprivileged social groups. The extent of marginalization and social exclusion varies among broad social categories. Among the tribals, the primitive tribes constitute some of the most deprived and vulnerable groups. These groups remain excluded from the development process. The Korbas, for instance, are heavily dependent on the forests for their food security and sustenance, and subsist on forest produce and animals year-round. Efforts to move the Korbas to settled agriculture have not been successful due to lack of appropriate skills, and the cultural and lifestyle affinity to a forest-based livelihood.

PPAs of a Pahadi Korba community, for instance, revealed that they suffer from a high degree of poverty with the following features:

- Critical dependence upon forests and absolute noninvolvement in alternative livelihood systems;
- A high degree of exclusion from institutions and local governance and extension agencies;
- High illiteracy;
- High number of starvation days;
- High level of malnutrition among children; and
- Extremely poor status of reproductive health of womenfolk.

### Social Exclusion

In many sites, a high correlation was observed between low social status, landlessness, and low well-being.

- Lower social groups own little and low quality land. Many panchayats have overlooked the land needs of these groups and allotted surplus common land to outsiders in several places.
- In some places, the landless from lower social groups are not allowed to use common land even for dumping household waste or use village commons to relieve themselves.
- While most of the low-paying, “demeaning” occupations like scavenging, prostitution, shoe mending, etc. are the exclusive preserve of some of the lower social groups, many entry barriers were identified preventing the poor from these groups from taking up livelihood options that called for closer interactions with people at large. For example, women from particular communities are not accepted as domestic helpers in urban locations, persons from the lower social groups are not involved in cooking midday meals in schools.
- The representation of such groups among most service providers was found to be minimal.
- Only “higher” social group children are asked to fetch water for schoolteachers belonging to higher social groups.
- Deserving and eligible people are sometimes denied social security benefits on account of their social belonging.

Although much reduced, social stratification is still an important cause for lack of upward mobility and social exclusion in many areas.

## Livelihood Insecurity

Problems of inadequate employment and sources of livelihood are the most common problems the poor face across all locations.

### *Wage employment*

Employment in public works is certainly a preferred option and, if well executed, can alleviate poverty and prevent distress migration. It can also add to village infrastructure. However, in many instances, the contractors bring in laborers such as masons and carpenters from outside. Even in construction generally, very few construction workers are local villagers as most laborers are drawn from adjoining states. Further, serious implications of working as construction labor were found during the interactions in the field.



Landless Labor Working for Wages

### *Muster roll*

Though temporary as the name suggests, this is one of the preferred livelihood options especially for the not-so-qualified labor. Recommendation and access to political power is a must. The work entails irregular payments (sometimes once in a quarter and can be terminated any time). However, the wages though low provide for nearly double the regular wage labor. These families are always in debt due to untimely payment or late payment.

### **Local Norms and Sanctions Affecting the Lives of the Poor**

Several communities in Rajnandgoan District observe *Itwari tyohar* on Sundays, whereby nobody in the village is allowed to take up any income-generating work. The people defying the norm are penalized Rs15/. The local *sarpanch* collects the fine and utilizes it in worshipping gods and goddesses.

The *Satnamis* in Chattisgarh, have evolved strong caste panchayats that play an active role in resolving internal disputes and making decisions relating to community matters. While restrictions imposed by caste panchayats on drinking alcohol and consumption of nonvegetarian food have helped many poor families cut down on their household expenditure, the sanctions have also hindered many poor families from associating with microenterprises like piggery, poultry, and goat rearing, which require killing animals for trading meat. This has affected the livelihood prospects of many poor households.

In some panchayats of Bilaspur, women are debarred from attending meetings of the panchayat, and if any woman turns up in a meeting, her household is made to pay a fine ranging up to Rs25/.

### *Agriculture-related livelihoods*

Agriculture is the predominant sector where a large part of the population is engaged. A significant contribution to agricultural productivity comes from irrigation. Yet a considerable part of agriculture is still rain-fed. Multiple cropping cannot be practiced in many areas due to lack of irrigation and uneven distribution of rainfall.



### Alarming Decline in Groundwater

Alarming trends in the decline of groundwater tables in the drier regions were observed during the study. In Madhya Pradesh for instance, such locations included—Jhabhua, Khargone, Sagar, and Sheopur. In a village in Jhabhua, for example, the water table has receded from 15 feet to 300 feet in 10 years, according to the participants. The participants from the locations in the other districts felt that though the groundwater levels have receded, they are still able to manage. The decline in groundwater availability has impeded the irrigation of crops, thus adversely affecting the food basket and the returns from agriculture, according to the participants from some districts.

Other constraints in agriculture include waterlogging during rainy season, increased input costs, traditional cultivation practices, lack of extension services, lack of enough storage space and unviable marketing. For some crops on which the poor depend, lack of demand (as in the case of jute) has led to declining returns from agriculture. And generally, because of lack of access to post harvest facilities and storage, the poor get lower prices for their produce.

### Emerging Crop Diseases and Declining Productivity

In some villages, farmers complained of declining trends in the productivity of modern, high yielding varieties of paddy. *Swarna*, one of the popular varieties promoted through the extension agencies of the agricultural department, has been recalled to be particularly suffering from this problem. As a result, a large number of marginal farmers have stopped cultivating the hybrid seeds, depending solely upon traditional varieties (like *Goda dhan*, *Bhusi*, and *Jheli*), which can be grown on uplands even without intensive irrigation.

Decline in productivity is also attributed to a larger variety of diseases occurring at present compared to the past. Diseases such as *Baki*, *Shatru*, and *Chhati* were rare in the past but are very common now. Prevalence of weeds like *Chhiyabaan* has also increase substantially in the recent past. At the same time, some diseases like *Nandana*, which used to occur very commonly in the past, have become rare.

Inputs into agriculture in most parts have shifted to the use of high yielding variety seeds, inorganic fertilizers, chemical pesticides, and to a more limited extent use of irrigation water. Thus, agriculture has become high external input agriculture from the earlier low external input sustainable agriculture. With a breakdown of agriculture extension services, the use of modern inputs in cultivation is not guided by considerations based on proper information, leading to irrational use, loss in long-term soil fertility and other losses.



Potential for Raising Land Productivity (Source: PPA Field Study)

New lease arrangements are emerging, which are not always favorable to the poor. Contract farming on cash rents has emerged as a popular mode of agriculture in some tribal areas. Land is leased-in from farmers by moneylenders or contractors coming all the way from outside states for amounts as low as Rs1,000 per acre. Since contractors prefer to use laborers from other areas, bringing truckloads of people during sowing and harvesting operations, local employment opportunities have declined. Leasing out has increased the prevalence of migration among some communities manifold during the last decade, and people have started thronging livelihood sites located in Delhi and Punjab.

### *Employment and wages in agriculture*

Landless and marginal farmers mostly rely on some form of wage employment as a principal means of livelihood. But agricultural wage work is available to the laborer, on an average, only for about 60 days a year whereas casual (construction for instance) wage work is available for about 150 days a year. Agricultural wages vary from Rs20 (weeding) to Rs40 (harvesting), variations between locations are not out of place. In many locations, the availability of agriculture labor opportunities in the villages has steadily declined over the last few decades. This, according to the participants, is due to the increasing pressure of steadily growing population on stagnant or declining labor demand, leading to a slump in wage rate.

#### **Factors Causing Reduced Productivity – Assessment by Farmers of Boragari Village**

The villagers in Boragari in Dhubri District listed several factors that have resulted in reduced productivity of paddy:

- Repeated cultivation on the same piece of land has led to decline in land fertility.
- Previously, abundant forest cover and natural manure were available in the form of decomposed leaves. This helped rejuvenate the land. Now, due to deforestation, dry leaves are not available.
- Decline in grazing lands has forced community members to reduce the number of livestock. This has led to nonavailability of sufficient cow dung, which was extensively used as manure.
- Few community members linked deforestation with reduced rainfall. The problem is compounded in the absence of irrigation facilities. As a direct consequence of this, adequate water is not available for the paddy fields thus impacting on the production of paddy.
- Earlier a herb called *randoi* used to grow in the paddy fields. These herbs contributed to increasing the fertility of the soil by maintaining its softness. However, the herb was completely wiped out after the floods of 1983.
- The villagers recalled that the problem with insects was rare about 30 years ago. Insects have become a major scourge in recent times. A few old men shared that earlier *singhauri* and *gangjuma*, insects and frogs played a major role in destroying other harmful insects. However, since people have started eating these insects, harmful insects remain unchecked and continue to destroy the crops.

Availability of work is generally low except during the agricultural seasons (cultivation and harvesting). This is because the economy is not very diversified. Nonagricultural work carries a wage of Rs30 per day (with location-influenced variations). There are few avenues in the nonfarm sector for employment. Total earnings regularly fall short of minimum expenditure on food and nonfood items and the laborer has to have a credit line from an occasional employer. The employment generation programs of the Government provide some relief, but the need far exceeds the provision of such employment. The constraint is not only to find work year-round but also to negotiate a fair wage when work is found. Wage rates are usually below the minimum wage. There is, in addition, gender discrimination in many places, with wages being typically low for women vis-à-vis men for the same amount of labor input.

In summary, despite the fact that agriculture remains the mainstay of the rural economy, PPA interactions brought out the problems that plague the poor depending on the sector for a livelihood.

- The farmers lack the bargaining power to get a fair return from their agricultural products due to infrastructure and marketing problems, among others.
- The markets and even contract cultivation in segments are controlled by intermediaries, who are mainly outsiders.
- There is lack of adequate financial facilities for farmers and thus they have to depend on the village moneylenders, who charge very high rates of interest.
- Absence of cold storage and processing facilities in the proximity acts as a major bottleneck.
- Pest and animal menace is prevalent.

### Shrinking Forests, Desperate People

Decrease in forest area in some places has diverted migratory birds toward paddy fields. A flock is said to be able to destroy one *bigha* of standing crop in one night. Monkeys also attack homestead productions. Farmers express helplessness to do anything about it as the forest law does not permit their killing.

- Location also has an important bearing on agricultural productivity. This came up on several occasions in the course of the PPA. For example, villages around stone quarries and coal mines are particularly disadvantaged.
- Agriculture extension services were considered inadequate in many locations. Inadequate soil-testing measures, lack of training on modern methods, dearth of agricultural land development initiatives, inadequate irrigation facilities despite high demands are some of the supply side deficiencies that the poor recounted.
- Unstable yields of agricultural produce/price crashes of plantation crops have led to a major livelihood crisis for poor people who can no longer find daily employment.

Lagging agriculture and deteriorating environment have created serious problems with respect to the livelihood of the poor. The poor therefore demanded, among others, (i) irrigation facilities to stabilize agriculture, (ii) better management of water resources by collecting rainwater in different water harvesting structures, and (iii) environmental protection of common lands for accessing fodder for livestock and fuelwood for earning small incomes.

### Impact of Landslides

Dada distributed his land between his two sons. One son owns 2.5 acres of land which is affected by landslide. Earlier the production from land was 8 *mun* for maize and 25 *mun* of ginger; but after landslide, production has been nil. He now works as a carpenter, gets Rs125 per day but the job is seasonal in nature. The other son also used to own 2.5 acres of land, whose yield was 9 *mun* maize and 50–55 *mun* ginger. Now, the whole area has become barren and he is working on the land of a *bhutia*.

### *Jhum cultivation*

A number of households still practice *jhum* or shifting cultivation on hilly tracts. Despite the intensive processes involved in this system, the yield in recent years has shown a poor record, and cannot sustain the *jhum* cultivator throughout the year. The main problems cited by the cultivators relate to decline in *jhum* area, weeds, pests and lack of irrigation and marketing network.

### *The poor and natural resources*

The poor expressed concern about the degradation of natural resources in the following main areas:

- Encroachment and degradation of common grazing lands;
- Depletion and degradation of groundwater resources;
- Degradation of traditional water bodies;
- Degradation and depletion of forest resources;
- Alienation of tribes from forests; and
- Degradation of agricultural lands.

### *Forest-related livelihoods*

Traditionally, forests were a major source of livelihood, especially for tribal people. Since timber felling and trade are banned, the collection and sale of non-timber forest produce (NTFP) is a critical source of livelihood for the poor residing in and around forest areas. This includes collection of fuelwood, leaves from forest trees, collection of leafy vegetables, and others.

### **Declining Forest Resources**

During the last decade, the availability of natural resources has substantially declined in many villages, primarily on account of excessive felling of woods and poor management of forest resources. The procurement and marketing arrangements that the department of forests manages have not been functioning effectively in many places. Tendu leaf collectors have not been paid a bonus for the last 7–8 years in some areas, on the grounds of poor quality and small size of leaves. However, the villagers attribute the decline in quality, size, and volume of leaves to improper methods of processing. Similarly, cessation of the system to procure forest produce like tamarind through cooperative societies has adversely affected the interests of forest-dependent communities. The villagers have no option but to sell tamarind at very low rates to traders and private contractors from other places. Cooperative societies used to procure the same at much higher rates.

Similarly, *mahua* is also sold to private traders for a meager price, which then sells 10 times higher in the market. The dependence on forest produce is so high in some villages that fruits like tamarisk, which used to grow in very large numbers in the surrounding forests, have completely vanished from the area. Similarly, on a comparison, villagers who could harvest up to 15 sacks of mahua until about 2 decades back hardly collect three sacks now during occasional clearance of forests organized by the forest department.

The major problem for the poor is that in almost all areas, forest cover is declining, and the communities have noted the declining role of NTFP in their livelihood. Other major problems faced in pursuing these livelihoods relate to forest produce, policy, and institutional issues. By convention, the villagers living near forests collect deadwood from the forests (which belong to the State) but are not allowed to cut live trees. In many cases, the villagers pay an informal tax for accessing the NTFP. Returns from sale on NTFP like fuelwood and sale of sal plates are very low. Further, the sale of kendu leaves, as also collection of sal leaves, is only seasonal.

Men go to forests for tree felling. The work is seasonal and stressful and it takes 2 days of walking in the forest. Besides, it involves a high susceptibility to diseases such as malaria and flu, facing periods of food scarcity and fear of getting caught by the forest guards and fined. Since men are away for 2–3 days if they are to collect enough materials to sell in the local market, communities complained that “it is customary for the young men in the neighborhood to trouble our women, especially at night.”

### *Livestock-related livelihoods*

Livestock and poultry rearing—ducks, goats, hens, and pigs—is a common practice among poor people in the villages. Poor people rear those ruminants and birds, which require little, if any, inputs in terms of feed and veterinary care. But the products from such ruminants and birds have a ready market either in the village or in nearby “markets.”

Some additional income accrues to them indirectly from animal-rearing activities by working as cowherds and goatherds. Usually, the poor are not able to upscale their livestock income because they lack resources for the proper upkeep of animals. Upscaling of activities also requires larger investment, proper feed and veterinary care, and adequate marketing channels. Some livestock popular with the poor, such as pigs, are associated only with specific caste groups. Livestock at times damage standing paddy crops and potatoes and are not looked upon by neighboring farmers with sympathy.

Ban on community grazing and restrictions imposed legislatively on the use of forestlands have forced the poor to stall feed cattle due to the unavailability of grazing land. People have started keeping fewer cattle, seriously affecting the availability of milk for household consumption and as a livelihood option to supplement and augment family incomes from dairying. Families that intend to keep cattle have to spend a minimum of 2–4 hours for collecting grass and often the burden vests with women and children.

Across locations, there has been a major decline in grazing land due to encroachment, restrictions in reserve forest, and loss of land due to erosion and sand casting, among others. This has endangered the livelihood of communities which depended traditionally on livestock for a living. Similarly the communities rearing pigs complain of high mortality rates during monsoon and insufficient fodder. Seasonal diseases and unavailability of veterinary care at the proper time have forced them to reduce the number of livestock and caused limited reliance on it as a lucrative option for sustenance.

The dairy farmers complained of low returns because of indigenous cattle, in-breeding, limited accessibility to markets, and unavailability of enough fodder. Despite most villagers possessing at least two cows, they failed to sufficiently supplement their livelihoods through dairying in the absence of fair markets at accessible distances.

### *Travails of fisherfolk*

Traditional fisherfolk complained of declining catches due to mechanized fishing, coastal pollution, and the high cost of capital for investment in equipment and its maintenance.



Fishing to earn a living (Source: Field work, PPA study)



Fishing communities have, in recent times, lost their traditional control over fishing in inland waters. Powerful and influential people who have manipulated control of the waters now corner natural water bodies and ponds earlier leased out to fish worker societies .

Marine fisherfolk get bumper catches during August and September, but cannot go to sea in June and July at the height of the southwest monsoon. Fish workers work during the lean periods as rickshaw pullers, pushcart operators, masons, carpenters, or migrate to other places to work in factories and construction sites.



Farming, fishing, livestock rearing: Multiple Sources of livelihood  
(Source: Field work, PPA study)

### *Seasonality*

In many of the study areas, the poor people were vulnerable for 4–7 months with significant adverse impact on food and health conditions. The seasonality is especially pronounced in all monsoon-related professions like agricultural labor and fishing, among others.

## Self-employment

### *Small trades*

Exploitation by the caretakers of law and intermediaries plague the informal sector. Their livelihood security remains jeopardized and calls for policy interventions and registration of such trades.

Shortage of firewood, clay, furnaces, and limited storage facilities were important factors threatening the livelihood security of the potter community. For sweet makers, surviving in the competitive market has been very difficult. Shortage of capital is a major handicap as they cannot afford modern equipment used to make sweets.

### *Artisan and craft-related livelihoods*

In the states studied, artisan and craft-related livelihoods have played an important role in people's livelihoods, sometimes as the primary source and, in other cases, as a supplementary source. Some artisan activities by blacksmiths, cobblers, and potters, for example, are common across regions. Others are more specialized and cater to smaller markets. But together, they constitute a very large group, including items such as woodcraft, stone craft, bell metal art objects, embroidery, beadwork, pottery, basket making, weaving mats, handloom, spinning and weaving silk fabric, weaving cotton fabric, lacquer work, and weaving fishing nets, to name some.

Redundancy of traditional occupations because of shrinking markets for artisan products and increasing competition from mechanized alternatives have been responsible for the impoverishment of a large number of artisan communities, who are resorting to mixed livelihoods or migration to urban areas.

Artisans and craftspersons face numerous constraints. Such constraints range from difficulties in accessing raw materials; accessing credit, information, and markets; design of products which have contemporaneous demand, and exploitative intermediation impeding fair prices. Among the problems connected with raw materials, the most acute is the rising cost of raw materials pitched against sticky prices of produce. Lack of enough space to store produce and limited access to marketing make the artisans and craftspersons extremely vulnerable to exploitative intermediaries. These intermediaries or middlemen, who have knowledge of and access to markets, collect crafts and artifacts from the artisans and craftspersons at a very low price. This prevents the real producers of these goods from getting a fair price and an acceptable return for the risk taken. On the other hand, the system of intermediaries has helped increase the volume of sales,

although returns remain very low. Credit at a reasonable rate is a major issue. Informal sources of credit have a high rate of interest on loans and the interest rates are steep, in part because the risks are also very high.

Many terra-cotta artisans have been shifting to other occupations at an accelerated rate. The artisans that remain craft a range of products ranging from decorative items to vessels for everyday use or for use in festivals. Production and demand are seasonal, the former falling sharply during the rains. The products are marketed in the neighboring hats (markets) and are picked up by intermediaries; the high-end items are often marketed through shops or the state emporia.

### **Hurdles for Craftspersons making *Bankura Ghora* (Wooden Horse)**

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In Karmakar hamlet in Bankura District, those making Bankura's ghora formed two groups about 10 years ago. These groups prepare superb wooden craft, mainly wooden horses, idols, and other decorative items. However, they are facing several problems in their business. There is no adequate space to work and to store woodcraft. The intermediaries get orders and collect wooden handicraft at a very low rate. The artisans do not know the market where they can sell their produce to get a reasonable return. The price of wood, wood spirit, and color are increasing but the price of the produce has been nearly constant for the last 10 years. The village artisans feel that training on modern woodcraft to refine their skill, provision of a space for collective work, and help in better marketing will significantly improve their present conditions.

### Travails in Terra-cotta

Terra-cotta artisans are getting increasingly rare by the day, and are found only in select villages. In Nagarnar village as many as 30% of all terra-cotta artists have shifted their primary livelihood base to agriculture during the last decade. The highly dexterous work of terra-cotta artists goes through a lean phase during the months of rain, when availability of raw materials like clay, wood, sand, and indoor drying of finished products becomes difficult. Besides, the products do not sell easily if the glaze generated by heat is not uniform on their surface, which is difficult to ensure during the moist months of rains.

Distance from markets, lack of warehousing arrangements, high cost of transportation, high spoilage-in-transit, lack of capital, and ignorance about appropriate packaging methods are some factors preventing the artisans from taking up the enterprise on a large scale. The artisans carry only as many products to the markets as can be sold with certainty in a day. The cost of transporting the products back to the village far exceeds the cost of taking them to the markets.

Terra-cotta artists maintain a large product line for minimizing internal competition and for greater market appeal suiting different preferences. The products are designed for domestic use as well as for decorative purposes. Nearly 20% of products are designed in keeping with the trendy preferences of the market, including statuettes, vases, and miscellaneous sculptures. The remaining products are mostly for household use and mainly include pitchers and earthen containers of different shapes. The designer goods are marketed through shops based in towns and government emporia, which promote the crafts through occasional exhibitions. The products are procured through contractors, and the artisans get very low remuneration. Entry of intermediaries in the trading of terra-cotta products is believed to have helped in increasing sales, though the intermediaries retain a lion's share of the returns. Several communities in Bastar are known for their specialized skills, and attract a large number of visitors, particularly during festivals. This creates a good opportunity for the village-based artisans to sell their products directly to consumers.

### *Bell metal workers*

Bell metal work is both extremely tedious as well as hazardous with producers suffering burn injuries. Production is also prone to a lot of wastage. The product is marketed through intermediaries affording very small returns to the direct producers. As in the case of terra-cotta artisans, many craftspersons are switching to other means of livelihood.

### *Weavers*

Weavers face similar problems of lack of working capital, shrinking market, and exploitative intermediaries. Returns are extremely low. Manufacturers of dhotis earn low wages say about Rs140 for 6 person-days

of work or less than Rs25 per person per day. Weaving of costlier products is taken up only when demand is assured.

### *Bamboo craft*

People engaged in bamboo craft work have raw material shortage many a time. Returns are very low. Each bamboo product is sold at around Rs20–30/-. Costs of raw material and transportation costs are high. Artisans have widely requested that the Government make available such raw material or allow the raising of bamboo plantations.

### *Driver*

The job is available on a regular basis (12 months a year) or temporarily during tourist season (5 months) in tourist potential rich states. This is a skill-based occupation. It is a sought-after job, pay is good and it is even considered glamorous. Young children are employed by drivers as handymen. Children get food twice a day from the drivers but no payment is made. Some of the younger generations in tourism-bound states look to a driver as a role model.

## **Problems of Urban Slum Dwellers**

For the urban poor, the causes leading to poverty are as varied as the group itself. Land requisition, (repeated, unfruitful rounds to resolve this has a high opportunity cost, as it affects means of earning), eviction resulting in insecurity in housing, harassment by excise officials (to stop sale of homemade liquor), addiction to alcohol, poor health conditions, increase in family size, poor access to information, irregular work, problems related to acquiring licenses of rickshaws and carts, hand-to-mouth existence, and ill health are among the diverse causes. In fact, ill health, disability, and family conflict are on the increase. The number of separated women who have to fend for themselves is also increasing in slum clusters studied. Illegal activities are

*“Do you need to ask us about our health? Take a look at the sewerage of our town on one side of our slum and the garbage and putrid materials of the municipal market on the other side. That should tell you everything you want to know.”*

*Little girls in slums also face insecurities as their families tire out earning a living.*

rising in some communities, leading to police harassment which affects well-being.

Due to waterlogging, people complain of a range of health problems and lack of access to housing, roads, electricity, and associated civic amenities. Many of these communities are too poor to afford firewood to boil water to help prevent waterborne diseases.

In the urban areas, the poor reside in well-defined locations such as slums or other public places (streets, pavement, and platforms). They live in congested and unhygienic conditions, and suffer from constant insecurity, as often they have no legal claims on their living sites or on any other basic service. As a result of their irregular status, the urban poor depend upon slum lords and intermediaries and they (particularly the womenfolk) are subject to exploitation by them.

In the manufacturing sector, many of the manufacturing activities are undertaken both by men and women, sometimes working together in units accompanied by children. Some of the jobs undertaken include kite making, slipper cutting, and working in plastic, lamp, or soap factories. Men often take to rickshaw pulling, cart driving, or driving of automated vehicles. This is also the case with the small hotels sector. Petty trade employs both men and women, as do petty domestic services. Children, along with adults, find employment as ragpickers, in repair shops, hotels, and in many manufacturing enterprises such as weaving and embroidery.



Pockets of Poverty in Urban Areas (Source: PPA Field study)

Wage labor in the construction sector and as head loaders employs a number of workers, but the demand for the former fluctuates seasonally.

Since many sectors are contractor-driven, wages are low and there are delays in payment. Many jobs have a seasonal demand. There is a large influx of laborers from the surrounding areas in the slack agricultural months, which further pushes down wages.

In urban slums, PPAs revealed that a number of single, deserted, and widowed women are often subject to sexual exploitation and get pushed into prostitution to earn a living. Children who are street dwellers are also often subject to sexual exploitation. Once drawn into this work, the pressure of clients and pimps and lack of feasible alternatives have made escape from the profession almost impossible.

The basic problems of the urban poor are:

- Over-congested housing;
- Problem of drainage, sanitation, and toilets;

### Perception of Child workers in an Urban Slum

According to the children, there are different kinds of children, some who are responsible and share the burden of the family, some children who work only for pocket money for their expenses on Gutkha, tobacco etc., (like those into rag picking) and children forced to work by the parents. However, in all the cases, they explained, they are to work more and paid less. For example, they mentioned that if they work in hotels and shops, they get Rs. 15/- to Rs. 25/- per day while in the mechanic shops it is Rs. 50/- a month. The children explained that they prefer to work in the hotels as they also get one time food and tea in the hotels. The children explained that they find work in Garages, Bread factories, small mechanic shops, Welding shops, Bakeries, hotels, shops, biscuits and ice-cream sellers, Scrap business (sorting out the scrap) and rag pickings.

The children also explained that there is exploitation and harassment at work in the hands of their superiors and older children. The parents expressed that working in the hazardous conditions in the garages, welding shops, scrap business, mechanics etc. the children are over burdened with the heavy work load and the tensions in the work environment which has a telling effect on their health, specially for those children in the welding shops. The children also informed that some of their peers are addicted to chewing tobacco and alcohol with one ten year old boy chewing 25 packets a day which is very dangerous.

### Sex Workers in Urban Slums

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This slum in District Durg consists of 200 households, of which women from nearly 35 families are involved in sex work. They are identified in the local community as women who sell liquor. Most of these women are single, deserted, or young widows. They are physically and sexually exploited even when they go out of the slum in search of a livelihood. The customers usually include young boys, local leaders, and local police.. Similarly, in another ward in the same town, a public distribution outlet dealer and the owner of one of the telephone call centers in the area acts as an agent in facilitating contact between a good number of sex workers and their clients, and even arranges to supply girls to locations outside the area. Many of the daily wage earners enter the profession through the labor contractor. Altogether, 70–80 women in the slum are engaged in the profession.

- Garbage;
- Lack of proper roads;
- Scarcity of drinking water;
- Lack of legal electricity connections;
- Conveyance; and
- Children's education and health care issues.

### Evictions and the Urban Homeless

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Frequent eviction from urban locations has emerged as a major problem for the homeless urban poor. Lack of a rehabilitation policy for the evicted makes the affected families stray from place to place, before settling in a new place only to be evicted again. For instance, nearly 300 households that were evicted in the early 1990s from near the railway station (during the construction of a locomotive shed) in Raipur District took refuge in another colony where they again faced threats of eviction. In August 2004, the affected poor protested in a rally before the local administration, but to no avail. The main aspirations of the evictees included the provision of a long-term solution by way of resettlement on an undisputed land. The hardships associated with eviction become particularly severe when displacements are forced upon the poor without adequate notice.



## Fear of Eviction

Across urban PPA locations, eviction has been stated to be an important factor contributing toward ill-being. According to the communities visited, eviction is associated with several things such as loss of assets, loss of income (as it takes several days for the people to recuperate and go back to work), loss of school days for children, loss of privacy (as one is forced to live in the open for several days until alternative arrangements could be made by people themselves), loss of a sense of security, and untimely borrowing (to incur the cost of rebuilding the dwellings).

A typical example is Maheshnagar slum occupied by in-migrants from rural areas due to its minimum land value. The area lacked proper roads, water facilities, electricity, health centers, and schools. Eviction is the most important problem of its people. The area comes under the forest department and is a reserved area.

There was notice for eviction in the 1990s but, in 2002, all persons were evicted causing huge losses of assets. People, however, did not encroach upon the land; it was purchased from an intermediary. During eviction, not only the dwellings but also the belongings of the residents were damaged and confiscated. It caused huge losses of work opportunities, as people could not go to work for 10–15 days. They had to cook and sleep at night in the open. Children could not go to school and the primary school was also shut. All efforts to bribe the officials and salvage their leftover belongings were futile. Each family contributed Rs600/- to stop the eviction and to bribe. “Anti-social” elements also tried to encroach upon the land.

Though an electric lamppost was given in 2000, no connection was provided. The entire electrification process slowed down after the eviction in 2002. People had to buy kerosene at Rs26/liter. The absence of streetlight negatively affected the education of the children. No development initiative has been undertaken in the area. Most in-migrants do not have voting rights and, therefore, the local authorities have little concern for their issues. People are caught between the forest department—on whose land they are staying and which is involved in evictions—and the municipal corporation that has limited access to the area in terms of service delivery, even though the area falls under the jurisdiction of the municipality. The absence of water supply, health care, school, and roads have thus to be seen in conjunction with the tension over the area’s administration between the two players. An example of this tension is evident from the fact that although the municipal corporation has provided electric poles, the actual electrification process has slowed down due to eviction by the forest department.

The poor people displaced after eviction do not get access to rights on land, which are often obtained from illegal deals of intermediaries. In the absence of legal ownership, provision needs to be made to lease out alternate land and make it clear where ownership is not possible. Where ownership is mandatory, quick action is necessary to avoid untold hardships.

### Steps Involved in Acquiring a Land Patta

- i) Visited the district collector's (DC's) office twice: to collect the form and for the affidavit. Total cost was Rs170/- (Rs20 for typing, Rs50 for stamp paper, and Rs100 for advocate's charge).
- ii) Visited the Circle office to submit the form. After the initial visit, five to six visits were warranted for file processing.
- iii) Verification was given by the Circle office after a field visit. The poor had to spend lump-sum money for the field visit (Rs1,000–2,000/- each time an official visited). The money was collected from individual families who were perceived to benefit.
- iv) After field verification and submission of the report, the poor had to visit the DC's office regularly.
- v) After processing in the DC's office, the papers were sent to the municipal development authority (MDA). MDA verified the papers and prepared a report according to their norms. The expectant beneficiaries had to bribe with Rs300/- per plot.
- vi) After fulfilling the MDA requirements, DC sent the papers to the Settlement office, vii) which examined the MDA norms by spot verification and checking the maps. Each committee member went to the office and spent Rs200/plot holder.
- viii) The papers were taken to the Revenue Department of the Secretariat, which verified the papers for profiling. The committee members went there 4–5 times and had to pay some "speed" money.
- ix) The Secretariat then sent the papers to the DC's office along with the holding numbers.

The entire process was completed in 2000. A new government was formed in 2002. Around this time, the DC made an objection that the disputed land was government reserve land, so people could not occupy the land. The people stated that for the last 7 months, they have been frequenting the government office for a de-reservation document. To date, nothing has happened. The people felt that they are treated like strangers in their own land.

## Problems of Displacement and Rehabilitation

PPAs have documented the experience of groups of people who were displaced due to a variety of projects. Some of the common issues that emerged are as follows:

- (a) The actual compensation paid is not received by all affected households and often depends upon the influence of the landowner.
- (b) There are cases where further expansion of the plant has required re-displacement of households.
- (c) A “land-for-land” policy is not usual. In cases where land was given, the land was usually less fertile; while in some other cases, only house sites were given as compensation.
- (d) There is a negative fallout on land productivity in neighboring areas due to emissions and effluents.
- (e) In cases where industries have offered jobs as compensation, not all displaced families benefited due to inadequate records.
- (f) There are cases where industrial activity proceeded without due acquisition and compensation.

### Plight of People Displaced from a Notified Area of a Sanctuary

The sanctuary in Sheopur has so far displaced 22 villages, out of which 19 have been resettled with a rehabilitation package, while 3 villages that shifted voluntarily have not received any compensation. Only cash-benefits worth Rs38,000 (for the transport of assets, house construction, and repairs) have been given to 62 out of 96 families in one of the affected villages. The assurances before displacement amounted to Rs1 lakh (100,000) per family, including the provision of 9.5 bighas of cultivable land, tilling, land leveling and bunding support, developing grazing land, provision of fuelwood stock, and developing community assets.

Waterlogging and isolation in the rainy season, barrenness, a difficult road approach, and an acute scarcity of drinking water characterize the resettlement sites. Only one hand-pump has been provided for the whole village, which is grossly insufficient. The nearest ration shop for the villagers is located 7 km away.

continued next page

### Plight of People Displace...continued

Other effects of the displacement include total redundancy of livestock assets and agriculture (due to nonavailability of fodder and cultivable land); compulsion to migrate on a large scale; severe indebtedness; and deprivation from access to natural resources (a wide range of forest produce, including gond, shahad, ber, achar, chirounji, tendu, mahua, chitavar, billoro, bilaiya, white moosli, tamarisk... were within easy access of the villagers earlier).

### The other side of the Coin (Managing the Compensation received)

Monetary compensation in partially non-monetized village economies has compounded the problems of families.

Keshab's family was the proud owner of 80 acres of agricultural land, 6 acres of which were submerged under a canal constructed in 1985–1986. Keshab's family was given Rs35,000/- as compensation. This incident turned out to be a turning point in his life. The land of the family was divided into eight parts and so was the amount received as compensation.

Keshab started drinking alcohol with his share of the compensation and sold part of his share of the land when the former was exhausted. He was forced later by circumstances to mortgage the remainder of his assets; he is surviving on a hand-to-mouth situation. Resettlement and compensation pushed him from prosperity to poverty.

## Floods and Natural Disasters

Floods and natural disasters remain a major problem for some states and constitute a major cause of poverty.

Given the magnitude of the problem and the limitations in addressing such issues locally, it is imperative that flood and erosion in affected states like Assam be recognized as a national problem. The destructive impact of floods includes high morbidity, forced seclusion, loss of livestock, deforestation, cessation in the availability of basic services, nonavailability of livelihood, and loss of crops and productive assets. Over the decades, floods and erosion have uprooted thousands of people from their ancestral land and property.

## Impact of Floods

Erosion of livelihoods due to floods has led to hazardous and illegal means of self-sustenance such as collection of drifting logs in places like Dibrugarh. It takes 4 days to collect a stack of wood while camping on a boat. In a month, the family goes out 3–4 times to collect wood from the river. The monthly income is about Rs3,000; rent of the boat costs Rs900 per month. Moreover, a yearly tax has to be paid to the local administration. The risks involved are tremendous. In addition to being left to the vagaries of the weather, braving rain, storms, and forest guards patrolling on a ferry, the peoples' energies are drained by diseases such as malaria and flu, which are rampant.

Many people live on chars which are river islands created from river sediments. The sand and silt landmasses are highly unstable and are in a constant state of formation and erosion. While erosion results in loss of land, deposition of silt and sand provides new land for settlement. Recurrent flooding and the consequent erosion trap its inhabitants in the grip of poverty and indebtedness. This, combined with poor connectivity, poor condition of physical infrastructure, and inaccessibility of government services, results in poor living conditions in the chars. The living conditions worsen during the monsoon months due to high incidence of flooding and erosion. The economic losses due to erosion and floods are enormous. Flooding and erosion often change the topography of the land and landowners are often dispossessed of their lands through no fault of theirs. The Brahmaputra River washes away huge areas of agricultural land and the char dwellers lose their household assets and livestock. Several char dwellers lose their patta land and feel a sense of lack of identity. The loss of agricultural land has forced people to migrate to cities in search of employment. Households are forced to loan to meet their basic needs and to access health care facilities.

PPA interactions brought out a strong demand for a permanent solution to the menace of floods and erosion. Recurrent floods have been responsible for destroying lives and livelihoods, standing crops, assets and livestock; depleting food security of households; and reducing grazing lands. Relief is perceived as a temporary solution.

## Expenditure Patterns of the Poor

### *High cost of living for the poor:*

The poor pay more than the rich.

Forced by poverty to live in outlier areas, the cost of transport is significant in terms of cost impact on the already overstretched poor. This is a problem even in remote pockets of well-developed and well-connected states,

Those living in remote and in peripheral areas (including tribes) bear the heavy brunt of transportation costs that adds to prices.

*In the tribal district of Idukki in Kerala, transport costs add Rs6 to a kilo of rice, Rs12 per kg of fish.*

*Jeep taxis charge Rs5 to transport a kilo of provisions. To put this cost in perspective, a kilo of salt with a base price of Rs5 costs twice as much by the time it reaches its destination.*

*Compared with other places where it may cost Rs20,000/- [a year] to live, it costs double—say, Rs40,000/—to live in such remote areas.*

Since many of the poor buy on credit, they have to pay more at the outset. A thing costing Rs10 costs them Rs12 for a week's credit. The poor lose on economies of scale since they buy in small amounts.

There are still many barter transactions and use of inputs for self-consumption. Monetary values have changed. Estimates of expenditure levels may not necessarily be accurate.

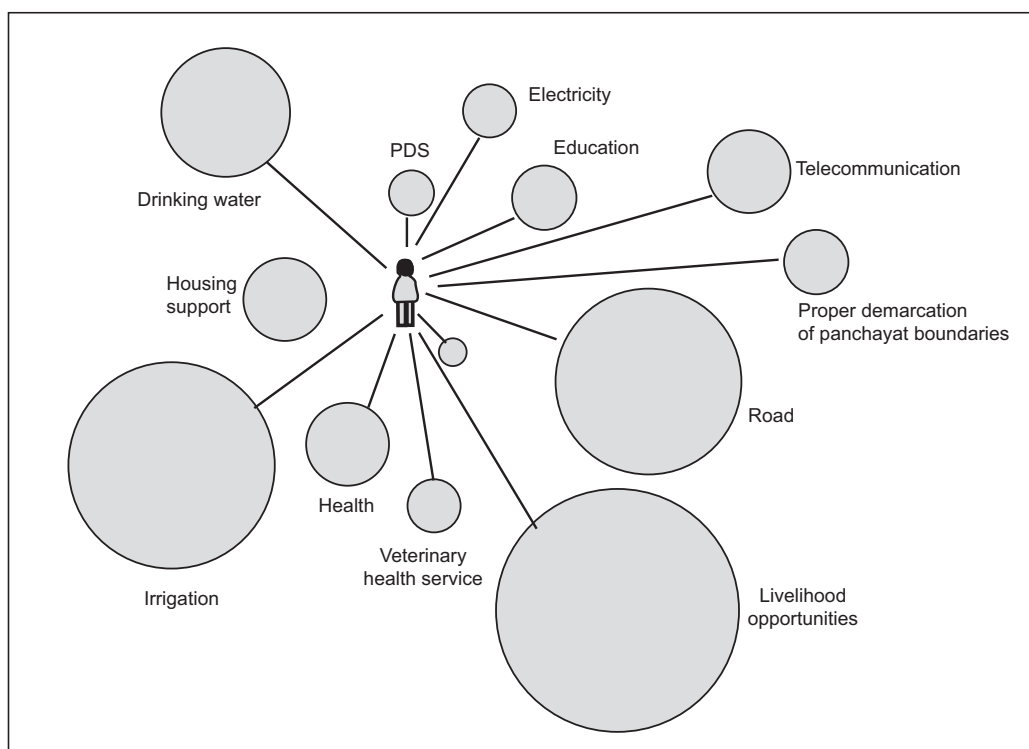
How can we tell you accurately how much we earn? In the old days, if we sold a coconut, we could buy enough fish for a meal with it. Today, if you want fish worth Rs10, you have to sell five coconuts.

### *High social expenditure*

Expenditure on social commitments is a serious problem of the poor as is well known. Almost all PPA teams came across this problem. It was widely observed that borrowing for social obligations often resulted in a debt trap for the poor.

Also, large parts of personal incomes are spent on undesirable patterns of expenditure encompassing alcohol.

## Basic Services



(Source: Field Study, PRAXIS)

The poor suffer from poor access to basic services because of the location, quality (when these services do exist), cost of these services, and due to systemic factors leading to exclusion. The basic services and basic infrastructure involved include drinking water facilities, sanitation, roads, electricity, public irrigation, schools, and health services.

A large number of groups consulted in many locations attributed their backwardness to the lack of basic infrastructure and access to basic services. Services and programs especially targeted for the poor also do not reach them. Poverty is greatly influenced by poor physical infrastructure—particularly poor quality of roads—low concentration of health infrastructure, and relatively underdeveloped agriculture affected by limited irrigation facilities.

The access of the poor to basic services has two major dimensions, namely availability and accessibility. Together, they determine the use of the services by the poor. Availability refers to the physical existence of the services, with characteristics like:

- Adequate quantity,
- Acceptable quality,

- Location and distance (convenient),
- Regularity of supply (dependable),o
- Information about the availability (awareness), ando
- Proper maintenance (sustainability).

Access, on the other hand, is determined by:

- Affordability,
- Utility, ando
- Equality of opportunity.

### *Connectivity*

Poor connectivity is a major factor leading to exclusion from basic services and forcing people to live with restricted choices. The poor have trouble in accessing services such as health care centers, hospitals, schools, and even markets of vegetable and crop produce. The long distances compel villagers to spend more on transport or invest time in walking to distant places. Therefore, good quality roads not only remove constraints in accessing basic services like health and education but also open up opportunities for wage employment. They also promote self-employment by improving outreach to far-off markets. Lack of maintenance of roads, however, has been a major problem as stretches of roads in many locations have been destroyed.

Seasonal exclusion is very common in several villages visited during the PPA since the roads are washed away during the rainy season. In many villages, due to the poor quality of roads, public transport is not available and travel time increases manifold during the waterlogged months. The flooding of unpaved muddy roads in poor localities cuts off the poor from the village and from basic amenities such as primary schools, grocery shops, and health care centers; and often results in a high incidence of diseases.

- Poor quality of roads (unmetalled since 10–12 years of their construction) and unavailability of vehicles restrict mobility, and hence, the income-earning capacity of dairy farmers and vegetable vendors who sell perishable products. Public distribution outlets (PDS) being at a distance of 4–6 km on the average, villagers face difficulty in accessing them due to the improper condition of roads.



In hilly and remote areas, the problem is even more accentuated.

- Footpaths and stony paths are the crucial connections to various villages and to the outside world in the northeast. Many footpaths however need repairs, as they are damaged, steep, broken, and slippery, which makes it difficult for small children and pregnant mothers to access the integrated child development services (ICDS) and schools, among others
- During the rainy season, when some of the village roads become dangerous, people are unable to send their children to school. There are locations where children have to cross streams, rivulets, and rivers to reach school. In some places, even the nearest school is about 2–3 km away from the village and it takes an hour for children to reach school. Students cannot attend school during rainy season (from July to August) since many streams/rivers have no bridges.



Indigenous Communication Links (Source: Field study, PPA)

### The Tale of Broken Bridges

Communication problems due to lack of bridges or broken bridges in some locations with streams and rivers cutting across are a major problem.

Harang River separates Village Garor Bhiton from various government institutions as well as other villages of the panchayat. Connectivity was not a problem until 3 years ago, as there was a wooden bridge to cross the river. However, the bridge caved in subsequently—creating a major problem for the villagers—as they had no option but to cross the river on small boats.

The villagers were overjoyed when a concrete bridge over the river was sanctioned. However, not only was the work delayed, it was also of poor quality. Two pillars of the bridge were washed away by the river's currents. The people continue to pay boatmen to cross the river.

For the Singhas of Mashpara,, building and rebuilding the bamboo bridges has become a way of life. Entry to the village is possible only through the two bamboo bridges which do not last even a year. Even the panchayat has given up as the members say that they do not have funds to build a concrete bridge.

A similar situation was seen in Hmar-Kholein Village. The two wooden bridges connecting the village to the road are on the verge of collapse. The villagers cannot even take their bicycles on the bridge and the daily wage laborers, who carry sacks of pineapples from the village to the road, fear that the bridge may collapse anytime.

### *Energy*

Accessibility of some services such as electricity is dependent upon proximity to the road and is not governed by the needs of villages. The result is that the farthest villages are often neglected the most. Although most villages are with electricity, some pockets or sections have not received electricity. In such villages, people have to pay for private electric connections that costs Rs2,000–2,400/-. Only those who can afford it are able to pull the wires to their houses, while the poorest have no option but to stay in the dark.

Electricity is an irregular facility in many villages. This affects adversely certain basic occupations and sectors such as industries (flour mills, local manufacturing units like diamond polishing, welding, and lathe), agriculture, and other services.

### *Water supply and sanitation*

The availability of safe drinking water was accorded a very high priority by many communities. Concerns were expressed regarding both the availability and the quality of drinking water across several locations. The shortage of safe drinking water appeared to be a common phenomenon in majority of the locations—urban and rural—resulting in increased drudgery for women and health problems.



The Quest for Water (Source: PPA Field study)

The need for proper sanitation facilities were indicated as a pressing priority in both urban and rural locations. Lack of proper sanitation facilities came up as an important issue during PPA exercises. The urban poor prioritized sanitation as a major problem and they perceived “not having a private place to defecate” as an important criterion of ill-being.

### The Thirst for Water

In some locations, people collected water from leaks in railway water pipes, water pipes, and sewerage lines. People fetched water from railway pipes meant for washing trains. They also fetched water from houses where women worked as domestic helpers.

Private wells are accessed by certain communities only, while others have to go far off. In one of the colonies for instance, one official water supply point served 75 families (population of about 350 persons). This caused conflicts over water. Women across the urban poor pockets have rated lack of potable water as the most important problem, lack of which leads to quarrels. Two water points in a slum, for instance, are insufficient for 100 families. Unclean water is then used for toilets; it is contaminated. Access to sewage systems is poor in small- and medium-sized towns and low-income households. In the absence of a proper drainage system, which serves the twin purposes of carrying sullage from individual households and draining storm water, the residents of slums face several problems. Clogged and katcha drains cause anxiety as they flood the lanes and road approaches to slums during rains and severely hamper mobility causing hurdles in income-earning activities. They also serve as breeding grounds for diseases and make residents vulnerable to epidemics.

In many areas, the urban poor have prioritized sanitation as a priority need. In some locations for instance, five community latrines cater to a population of 1,500 (approximately 1 toilet per 300 persons). These latrines are in a deplorable state and men and children mostly defecate in the open. Most slums have no local institution to manage the community toilets. Due to open defecation, diseases such as diarrhea and dysentery are common. Open defecation also leaves little space for children to play. Deprivation of sanitation facilities affects most severely the old and infirm, and women who either have to walk long distances to relieve themselves or defecate in the shanty itself.

## Financial Services: Credit

Credit is one of the most pressing needs of the poor. PPAs reveal that poor people are spending much more than they are earning and that there is a widening and deepening of debt, at a very high cost.

Main causes of heavy indebtedness were identified by the poor as:

- Inadequate income and savings to meet consumption expenditure;
- Expenditure on health care;
- Expensive social customs (marriages, death ceremonies);
- High lending rates and exploitative terms of credit from informal sources;
- Urgency to raise money to overcome sudden crises;
- Inaccessibility to banks and other formal institutions due to lack of credit-worthiness and innovative risk-based lending instruments; and
- Debt trap (seeking credit to pay back outstanding debt).

### In The Shadow of Debt

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Ramadevi lives in Village Thanikhera. Her husband suddenly passed away leaving behind four sons and a daughter to feed along with some debts. The only source of income is an acre of infertile land that also encroached upon the village's common land. The land used to fetch a few bags of maize every year. Now, nobody is there to till that land.

Ramadevi has now undertaken wage labor to feed the family. She earns Rs25/day but even this is not regular. At most, she gets work for 15 days in a month. The income is not enough to cater even to their basic food requirements.

Ramadevi's main problem is that her husband had loaned Rs15,000 from a bank to purchase a pair of bullocks. Until now, only Rs3,000 has been repaid; the rest remains. Ramadevi does not know how she is going to repay the loan. The bank has sent notices demanding payment. But how and from where?

The poor and the very poor categories of people have few options for credit: (i) the local grocery shop from where they purchase essentials, (ii) the local moneylender, or (iii) the rich people in the village. Interest rates range from 36% from the grocery shopkeeper, about 120% from the rich, and up to 360% from moneylenders. Forward trading of cash crops against a loan on which 120% per annum is charged is also in place and weighs against the poor.

In the absence of acceptable collateral, the poor rely most often on moneylenders who charge exploitative rates of interest. The credit needs of the poor for economic and social purposes are enormous. Majority of the community members expressed their inability to access credit from formal credit institutions. In the absence of access from formal credit institutions, the village communities relied on informal sources, which though usurious, were available locally. They end up paying anywhere between 120%–360% per annum.

The “Annachi Bank,” a locally run institution of moneylenders in the south, for instance, deducts Rs250 at source on Rs1,000 and expects repayment of 10 weekly installments of Rs100. Further, local moneylenders have political and criminal muscle power. All these notwithstanding, in the eyes of the poor, moneylenders are important and useful. Several of the poor included “moneylender” in the list of useful persons and ranked that person highly. The reason is that a moneylender is willing to lend money “even in the middle of the night”— that is, he is always available to the poor when needed, especially during crises.

The perception of the poor of moneylenders is indicative of the urgency of the need for credit by the poor. It is so important for them to get support in crisis, that the terms of the support become secondary. In other words, the poor are even prepared to get into the debt trap if only they can somehow overcome a financial crisis!

In urban areas too, lack of access to institutional low-interest credit has been found to be a serious problem affecting the lives of the poor. It prevents them from scaling up their enterprises to the optimal volume. This is also linked with their lack of bargaining power and inability to provide collateral. Most poor households in urban areas hardly have any savings from their meager wages after providing for the household needs, which prevents them from accessing or servicing debts.

## *Debt and Forced Labor Situations*

### **Debt and Forced Labor – A Snapshot**

Barahmasia – Employment in the farm or household of a creditor in lieu of 2 pyalis (1 pyali = about 750 g) of rice as daily wage, 2 meals at an employer's place, and 15 days' of annual leave until the principal loan amount is repaid.

Boohi – Full-time employment (1 year for every Rs1,000 borrowed) in the farm or household of a creditor in lieu of 2 pyalis of rice as daily wage, 2 daily meals, and basic health care in times of sickness until the principal loan amount is repaid.

Bani – Employment in the farm of a creditor until the loan amount is fully recovered out of the daily wages (Rs15/day as against the prevalent rate of Rs20/day).

Hari – Contractual, full-time employment in a creditor's farm in lieu of a fixed annual advance (~ Rs5,000–7,000).

Aarhi – Contractual, full-time employment (up to 20 hours a day, even overnight at times) in a creditor's farm for a fixed annual amount of Rs5,000–6,000 until the debt is fully paid (often taken between 3–15 years).

Children as indemnity – Instances of sending children to work in a creditor's household to provide indemnity for loans were found in some villages.

The need to avail of credit to meet exigencies, with little or no bargaining power, places the poor in a vulnerable situation and sometimes leads to “forced labor” situations, both in agriculture and nonagriculture. This, in turn, further reduces the prospects of the poor to improve their chances of escaping from poverty.

## **Gender and the Poor**

Gender analysis reveals patterns of inequality. Women have fewer avenues and limited access to cash income, no share in land ownership in many cases, no fixed assets, limited choices, and restricted mobility. Their representation in local governance is low, and few women members are nominated to school and village committees. Not all caste women can engage in daily wage labor even though poor. In some communities, women's entry in the labor market is equated with loss of status in society. In the Ahom community, women are not allowed to go to the market to sell commodities even though they are actively engaged in homestead production.

Men spend a good part of their daily earnings on alcohol, and women reported that they are expected to spend their entire earnings on the needs of the home. Due to intra-household inequalities, women get less nutritious

food and sometimes less food. This applies to girls also. Regarding property rights, land tenure is usually registered in the name of the male head of a household. Upon the death of the male head of a household, women retain usufruct rights to the family holding and continue to live there until their death.

PPAs in many sites reflected the fact that girls' education has less importance than that of boys, and is therefore neglected. Even when a household is prepared to send boys to school, they are not always willing to send girls to school. This is because of the perception that:

- Girls' education is not likely to benefit the family. It is not likely to help, as it is felt that girls are not going to be the breadwinner of the family.
- Education may reduce a girl's choice of marriage, as there are not many educated boys around.
- Girls look after younger siblings.
- Schools do not have women teachers.
- Schools do not have separate toilets for girls.
- For secondary education, girls cannot be sent outside the village or to a distant place.

There is also discrimination against girls and women in the field of health care.

- Boys eat first and girls follow.
- Boys are taken to doctors if they fall ill, but girls are usually treated at home.
- Similarly, women go to hospitals or dispensaries only in cases of emergency.

The onus for family planning appears to have fallen mostly on women. Family size in remote villages is around four to seven children. One of the main determinants across sites is the expectation to have at least one son in the family. Male children are preferred. Men may marry a second time to have a son in the event that the first wife is unable to bear a boy. Home deliveries are common. Women are very much willing to practice family planning measures, but the following perceptions and experiences inhibit their access to these measures:

- Weakness in the body and backache after using oral contraceptive methods; and



- Lower faith due to instances of failed contraception (despite the use of copper T or vasectomy).

Various causes cited across locations for high maternal mortality include neglect of antenatal and postnatal care. Visits to primary health care centers on a workday mean loss of a day's wage.

Scarce resources have implications on willingness to spend on preventive health care. Malnutrition is high among women and children. In many instances, there is no regular intake of iron tablets among expectant mothers. The average marriageable age is 13–18 years and, most often, the first child is born by the age of 14–15 years.

In major decisions like marriage and purchase and sale of assets, women's views are not as important. Women reported violence due to the anger of men who suddenly find themselves unable to provide for their families. Apart from family peace, they also said that poverty was gradually destroying the fabric of the family.

Among tribal communities, the position of women is largely better. An example is the Dimasa tribe of North Cachar Hills.

### **Practices of the Dimasa Tribe in North Cachar Hills Reflect the Status of their Womenfolk**

- i) When a child is born and after the umbilical cord has been severed, a woman priestess performs a sacrificial ritual called "Daosa Rataiba." This is an all-women affair with their exclusive feasting over the sacrificial meat. This ceremony cannot take place without a woman priestess.
- ii) In marriage, the groom has to pay a price or dowry (Kalti) of Rs101/- in coins to the bride's family.
- iii) When a person dies in the village, women assemble and mourn over the dead body. While going to the cremation ground, women lead the pallbearers by drawing cotton yarn all the way to the cremation ground because the yarn is a bridge for the soul.

However, some rituals and festivals prohibit the participation of women as they take place in the forest. The dietary intake of Dimasa women is somewhat low compared to their men who usually take a rich diet of meat by attending the rituals meant exclusively for them. According to an estimate, there are not less than four such rituals in a month. Despite the fact that women look after the livestock, their consumption of meat is less.

The older adolescent girls cook for their families daily and help in other household chores apart from attending school. Women attend to all household chores, help in the fields, feed the animals, and look after the children. Their responsibilities also include fetching fodder and firewood, although during pregnancy this may be lesser. Given that cooking is a primary concern of women, the depleting availability of firewood in several locations implies that women have to spend longer periods, exert more effort, and walk longer distances to find firewood for cooking.

Failure to find regular wage labor opportunities and the desire to escape from taxing physical labor has led women to commercial sex work in some poor pockets. A woman engaged in commercial sex work, for instance, was able to earn around Rs250 a day, which was about 5 times the amount that she could have earned after a whole day of rigorous labor. Many of these women were not aware of sexually transmitted diseases, and hence, did not insist on any protection.

There is a word of caution while differentiating the status of women in patriarchal and matrilineal communities:

- *Prevalence of the dowry system.* Dowry or bridegroom price is very common even among the poorer sections of the society. Surprisingly, even among tribals where bride price is common, women are made to suffer as women have to repay the debt incurred by the groom's family in the payment of the bride price! Thus, both types of dowry, bride price and bridegroom price, affect women adversely.
- Women in most areas, except in tribal areas, observe "*Parda*" or *using of a veil*. This custom keeps women isolated as it does not allow free interaction with others in the society. This also prevents women from participating in a large number of social activities with men.