Chapter 2

Who Are the Poor?

Defining the Poor

Their judgment of the relatively deprived in their midst takes into account not only income and its regularity but combines complex details impacting on expenditure. The income-related factors include high production and employment risks, distress-induced livelihood modes involving very difficult working conditions and vulnerabilities, high debt burden, and difficulties in sustaining education and future growth opportunities in the face of low and volatile incomes. The expenditure-related factors include family size, number of dependents, socially imposed expenditure needs such as marriages of daughters, and bad practices as alcoholism, among others.

The Static Pool

Households dependent upon single sources of low and unreliable income are usually characterized as being among the poorest, since they can neither spread incomes nor risk over multiple activities. Communities also strongly point to idiosyncratic household factors such as alcoholism, loss of the breadwinner, and the burden of disability. Communities recognize weak social capital and social disadvantage as factors which both identify and compound deprivation.

At the bottom of the ladder are usually those people who carry the highest burden of deprivation and exclusion from processes of development and have the lowest chances of overcoming poverty in the foreseeable

Poverty Defined

Descriptively, according to the poor:

- Cook a meal, miss a meal...borrow a kilo of rice, then all over again, cook a meal, miss a meal.
- Spend the rest of the day and the night with us and count how many houses have fires in their kitchens. That is poverty.
- Having to work for a stomach measuring just one span, even when you are unwell, that is poverty!
- After giving the children their meals, mothers go hungry.
- No clothes to wear, no oil, perishing under the burden of our debts, no health facilities. And so, poverty is a heap of deprivations.
- Poverty is having to beg others for money.
- Poverty is when family peace is destroyed.
- Being ignored and put down by others
- We take part in the Gram Sabha Meetings, express our opinion, but they are not taken into account. Politicians and influential people get all the benefits. Deserving people usually get nothing.

Simply said, poverty is:

- "Hand-to-mouth existence"
- "Compulsion to feed many mouths out of income earned by a few hands"
- "The state of indebtedness"
- "Lack of respect in society and subjugation to torture by the powerful"
- "Nonavailability of care during sickness"
- "People dependent solely on wage labor for survival"
- "No assurance of food for the next day"
- "Life of a physically disabled"
- "Lack of credit-worthiness"
- "A life without respect and value"
- "Forceful exploitation"
- "Compulsion to support a family at a young age"

"From the time of our forefathers, we have been experiencing chronic hunger."

"First help us find a way to have 'kanji' (rice gruel) twice a day. After that, we can talk about anything else.."

"We drink; our grandmother drinks and our children also drink." future. These are the destitute and the very poor, or the "hard core poor," the "chronic poor." Chronic poor have been poor for generations.

The poorest category included those that went hungry for 2–3 days. Some survived on tea (which shopkeepers give on credit), and *Arrack* (country liquor, which the bootleggers and suppliers are quite happy to give on credit), supplemented by wild roots, tubers, and leaves.

The consumption of alcohol is a serious problem among poor communities. In many poor communities, men, women, and even children consume alcohol.

Families where the head of the household is either mentally or physically challenged, or too old or chronically sick to work were often in the category of the poorest.

Women-headed households where the dual tasks of earning a livelihood and managing the family erode the earning capacity of the women are also among the poorest.

Beggars who are totally destitute are also among the poorest.

PPAs reveal a number of categories of poor who are marginalized economically, socially, politically, and historically from the development process. These include:

- Chronic poor or ultra poor, who are poor for generations or whose poverty is passed on to the next generation;
- Socially and economically poor, who suffer from sociocultural barriers to cross the poverty line; and
- Those in geographically dispersed locations, which serve as a disadvantage to economic opportunity and social access.

Poverty has many dimensions and includes vulnerability, isolation, insecurity, and exclusion. What is it like to be isolated, excluded, or vulnerable or how can one reduce vulnerability and isolation is an issue that needs to be addressed. Also, interrelationships among the multiple dimensions are complex. For instance, when economic growth takes place, income poverty tends to decline; or when income poverty declines, human poverty tends to decline. However, this relationship varies across space and time. Sometimes income poverty

may decline but human poverty increases. For example, if the poor are able to eat enough by migrating to distant places, their income poverty will decline but their health, education, or general welfare may suffer if it is seasonal or temporary migration.

The Dynamic Pool

The "transient" poor constitute the dynamic pool who move in and out of poverty due to life cycle situations, agricultural seasons, etc. These households improve their chances of escaping poverty in a "good" year but slip under poverty in a "bad" year or when they are exposed to shocks. The dynamic pool includes transient poor categories which are discussed in detail later. These categories are:

- Those displaced by natural calamities, conflicts, and development projects;
- Those in life cycle situations of chronic illness, disability, and old age without any earning members in their families;
- Impoverished by social compulsions such as marriages, dowry; and
- Seasonal poor including food insecurity.

During consultations with the poor on the causes and effects of poverty, people did not see poverty merely as a state of being and a constant. They recognized it as a dynamic process and as an outcome that is produced and continually reproduced through the interplay of various social, economic, and cultural processes. These are manifested in the shrinking dependence on land and agriculture, decline in natural and common property resources a decline in the livelihood and employment opportunities leading to an inability to accumulate savings, and inability to approach services due to various constraints.

Groups of the Poor

Communities use local indicators and their own weights to categorize poverty groups. For example, in some rural PPAs, communities used six major dimensions for categorizing social groups. These six dimensions are food security, type of dwelling, land/asset holding, major livelihood-related activities and coping strategies, access to health and education, and sociopolitical capital and its status.

Several categories of poor emerge from the observations of the local communities of which the first two—the lower (beggar, destitute, very poor) and middle rungs (agriculture/daily labor)—constitute the "chronic"

poor and assetless hard-core poor, who are still on the sidelines of the development process.

Men and women were found to bear distinct perceptions of poverty. While men expressed the lack of wealth and ability to accumulate as poverty, women felt that the inability to cope with distress and the daily struggle for survival was poverty. Despite surface differences, the poor were able to identify poverty as more than an economic condition as a predicament that affects all aspects of socio-cultural life.

Some of the groups of the poor pointed out by communities included:

- Landless and marginal labor;
- Daily wage labor;
- People in difficult and hazardous occupations out of compulsion;
- Small farmers including riparian communities denied right of access to water;
- Artisans and traditional producers in dying trades;
- Those in the informal sector;
- Physically disabled;
- People displaced by large projects and closure of enterprises;
- People displaced by natural disasters;
- People displaced by conflicts;
- Socially excluded including primitive tribes, scheduled castes in heterogeneous localities and religious minorities in sensitive locations;
- Urban homeless, beggars, and in-migrants in urban centers;
- Single women and widows;
- The old and those who lack social security;
- Distress migrants;
- Severely indebted households; and
- Households with many female children

Landless and Marginal Labor

There are a variety of agricultural labor: i) Daily agricultural labor (the wage rates on this vary by state and over time but were broadly around rupees (Rs)30–35/day for males, Rs20–25/day for females, and Rs10–15/day for the male child, including two meals in states studied);

ii) Contractual labor, where the landholders contract land to labor and labor bears the entire cost from sowing to harvesting. If the landlord provides irrigation facilities, he gets a higher amount; if it is managed by the laborer themselves, the landowner gets a lower amount; iii) Systems where the laborer works for 1 year for the landlord for which he gets some fixed amount, say, Rs6,000–8,000/year inclusive of food, clothing, and shelter. Besides agriculture, he has to provide his services for shopping, household work, cattle care, etc. In some communities, (for instance, the Mishing community of Jorhat), people do not go for individual agricultural labor but form a group and work and earn group wages.

Daily Wage Labor

This livelihood option is largely based on the physical strength of the individual to undertake manual labor. Employment of the laborers is primarily through contractors and they are completely at the mercy of the employer and his idiosyncrasies. Instances of labor being asked to collect wages after a couple of days, being harassed, or wages being deducted for not addressing the contractors respectfully, were not uncommon.

People in Hazardous Occupations

Due to poverty, the poor have to undertake work in hazardous and inhospitable terrain which exposes them to occupational diseases such as tuberculosis, silicosis, and back pain.

Stone quarries, brick kilns, and mines offer sources of hard and hazardous labor under a regime of contracts. The wages could be twice as high as those prevailing in agriculture but the work involved is long and grueling, and there is absence of adequate protective measures. Such hazards also confront saily chores like collection of fuelwood, medicinal plants, and tubers from forests.

Children have to harvest paddy, carry it, and take care of the cattle.

Lack of Options and Delimiting Choices with Implications on the Environment

In the absence of a sustainable livelihood, the poor engage in hazardous occupations. An example is charcoal making by the Hrangkhol community in Bororobi which depletes forest reserves at an alarming rate. Production of one sack of charcoal weighing 30 kilograms requires cutting down a tree measuring 4 feet around its trunk. It takes $3\frac{1}{2}$ days to chop, dig, burn, and sell one sack of charcoal at a market price of Rs80/day during summer and Rs100/day during winter. Apart from causing environmental degradation, the process is suicidal as it leads to congestion in the throat and chest and burning sensation in the eyes due to exposure to smoke and dust. Practice of such livelihoods has to be viewed more as emerging due to lack of choice than as freedom of opportunity or allegiance to traditions.

Small Farmers

Besides coping with the problem of fragmentation of land, there are several other aspects of concern for an average small farmer. These include lack of adequate irrigation facilities, problems of marketing, lack of cold storage facilities, disturbance by wild animals and birds as well as locational disadvantage in some cases.

Riparian Communities Denied Rights of Usage of River Water

The growth of industrialization has also seen the transfer of natural resources—mines and some water bodies—to industry. Industry has been permitted to draw water from rivers, leading to the marginalization of communities living alongside the rivers and dependent upon these water bodies.

People Involved in Dying Traditional Trades

People involved in occupations such as pottery, boat making, weaving, and washing, for instance, have contributed in a big way toward making villages self-reliant. Most of these traditional occupations are dying out due to a multitude of factors such as uncertain markets, increased competition, lack of marketing skills, failure to adapt to changing times in terms of modern designs, and inaccessibility to institutional credit.

Commercialization of Rivers and Common Property Resources

Kelo—a tributary of Mahanadi River—has among others, been an important source of livelihood for as many as 62 village communities settled alongside a 98-kilometer (km) long stretch. However, heavy industrialization over the last 2 decades in the catchments of the river has led to exploitative use of water, and the river has been reduced to a narrow strip of polluted water. This has had severe effects on the lives of communities settled alongside its banks. Several communities of fish workers have been particularly affected by the drastic reduction in the stock and flow of water.

Several industries that came up in the 1990s made exploitative use of water from local water bodies. The resultant decline in the stock of river water has also led to the failure of lift irrigation schemes in nearby villages. Communities severely hit include farmers, fish workers, and washer folks.

Poverty and Dying Traditional Trades

The misfortune of fortune tellers...

The community of fortune tellers is slowly getting out of business. Fewer and fewer people want to get their palms read these days.

"If we set out in the morning, we keep walking and eventually come home with aching feet. We get money on some days. On other days, we return home empty-handed. There are days when we can't even afford to drink a glass of tea."

Traditional potters are an affected lot...

"We make the pots, and the women sell the pots. There is no profit in this business, ever since the plastic pots hit the market."

"Clay has become scarce and demand for earthen pots has gone down with increasing use of plastic and aluminum.".

Travails of fisherfolk...

"We know only how to struggle against the sea.

Can you expect us to climb a coconut tree?"

- Fisherman from a fisher village in Kerala

Consultations showed that several households are engaged in traditional rural artisan work or crafts such as potters, cobblers, ironsmiths, and weavers. Though these crafts are dying as the market for the products are shrinking, households are often not able to shift to other remunerative occupations. Many of them, particularly in the younger generation, resort to agricultural hired work or other unskilled work. The older generations usually feel lost and helpless. These households are some of the poorest households in the villages.

The problem is compounded by the inflexibility to switch trades due to caste and skill barriers. Skill barriers need to be broken with retraining and removal of caste barriers, through increasing awareness.

Nonfarm Sector

The nonfarm sector faces several problems as reflected by the poor.

- Lack of continuous supply of electricity does not allow the poor to work continuously. Their employment is irregular, depending on the availability of power.
- Lack of connectivity with the outside world does not enable them to have a regular flow of commodities for sale (for petty traders).
 They have to walk long distances to collect goods for sale.
- The poor see lack of education and skills as a hurdle in getting work in local factories.
- The overall poor performance of the nonfarm sector in the recent years poses a problem for the employment and livelihood of the poor.

Poor Working in the Informal Sector

Large numbers of poor employed in the informal sector—small trades as well as in local industries, mechanical shops, etc.—have expressed concern about the lack of employment security, and have voiced their aspirations for legitimate and favorable work conditions, including insurance against accidents and loss of life, payment of minimum wages, payment of overtime rates to guard against exploitation, provident fund, gratuity and reasonable terminal benefits at the time of retrenchment. It deserves mention that the employment scene in the informal sector is characterized by excessive competition (due to high labor supply as against their demand), limited alternatives, and uncertain returns in addition to exploitation from various quarters.

Physical Disabilities and Death

Families where the main income earner is sick or where family members suffer from chronic diseases or health-related problems, suffer poverty because ill health is a major drain on the family income. Many times the poor incur debts (from private sources) to meet health expenditure, and end up in a debt trap.

Cost of Health Care and Indebtedness

Ram (name changed) lives in a remote village in Khawardha, located 20 kms from the nearest primary health center. He is the elder of the two sons of his blind parents, who stay with him, along with his wife and nine children, seven of whom are girls. For the last 2 years, Ram has been suffering from a urinary disorder. The problem aggravated and he had to go all the way to the capital city seeking treatment. He got admitted in a private hospital and underwent medication for about a month. This cost him dearly and he had to borrow from local moneylenders to meet the expenses. He borrowed Rs3,000 at a monthly interest rate of 3% (36% annually) from a contractor and Rs2,000 at a monthly interest rate of 5% (60% annually) from a local moneylender. He also had to spend the whole of his household savings amounting to Rs1,000, accumulated out of the daily wages of his wife and children in availing of medical care. Today, he has neither fully recovered from the ailment, nor has he been able to repay the loans.

Beyond Death Do Not Part

Tamarai (name changed), who lives in a rented shack on the banks of a canal in a Kerala town, lost her husband to cancer. His medical treatment and last rites cost as much as Rs50,000 which she had to borrow. Tamarai works as a housemaid, gets food at the house where she works, and earns Rs600 per month. Out of this, she has to pay Rs500 per month as rent for her shack in the canal poramboke (wasteland). Now that her husband is gone, she is not quite sure how she will repay the loans or lead a life that can keep body and soul together.

Those Displaced by Development Projects

It has been observed during consultations with people located near development and environment projects that their lives have been adversely hit and some of them forced into poverty by indifferent implementation of some large projects.

People Displaced by Development Projects

The displacement of local communities from their native villages in Raigarh District began in 1989, when a large private steel company started operations in the district. Many of the people who were forced to part with their land belonged to vulnerable communities, who were rehabilitated in lieu of a compensation ranging between Rs13,000 and Rs65,000 per acre. However, heavy expansion of the industrial base of the company necessitated re-displacement of the affected segments. The villagers who did not sell their land were subjected to deposits of coal dust or fly ash around their tracts, which gradually rendered the land unproductive, leaving the landowner with no option but to sell the land. In many cases, the land is acquired even before ascertaining the acquiescence of the owner, who is paid compensation at a later date. For instance, a pipeline was dug in the land of one of the affected persons and a few structures were constructed on the 4 acres of land belonging to another without the prior acquiescence of the owners. The latter even filed a case in the high court but had to finally settle for a compromise in 1994. In many cases, the quality of land provided by the private industry as a measure of compensation was rated poor and inadequate.

The people lament the fact that compensation was limited to provision of land only for construction of houses and not for agriculture, leading to forced conversion of farmers into daily wage laborers. A trend analysis conducted in one of the affected villages indicates that the yield of paddy declined from 15–19 quintals per acre to less than 7.5–10 quintals per acre, attributed by the farmers to increasing deposits of industrial waste. Besides, the area has also witnessed heavy deforestation necessitated by the demands of industrialization, which has also affected the livelihoods of people dependent on collection of minor forest produce.

In another large-scale public sector project, efforts were made to normalize the life of affected villagers by constructing a primary school, a shopping center, and 10 hand pumps. The rehabilitation proposed was comprehensive and laudable. However, several problems arose at the implementation level. The school building has already developed cracks at several places, the shops do not sell any products, and 7 out of the 10 hand pumps are defunct, causing acute scarcity of drinking water for the villagers. A health center was also provided, but in the absence of any doctors, the villagers had to go 19 km away for treatment of even minor ailments. Dust from the plant is scattered all over the village and surrounding areas. The groundwater is severely contaminated, and water related diseases are highly prevalent. The intense sounds of the blasts and the powerful vibrations have resulted in cracks in many houses in the adjoining villages.

In yet another project, the slough created by the sides of the stream into which ores were released was responsible for trapping and death of as many as 10–15 animals in a year. It also caused extermination of all vegetation along its course. During the rainy season, the polluted water enters the agricultural fields located on the periphery of the stream, and spoils the tracts.

Closure of Enterprises

The closure of labor-intensive mills emerged as an important impoverishing factor pushing families into poverty.

Impact of Closure of a Textile Mill

Closure of a textile mill in the Rajnandangaon District has had significant impact on the lives of the affected employees. Most laborers employed in the mill were specialized in textile operations, and have not been able to find alternative employment to date. This has given rise to large-scale unemployment in the area. The retrenchment has also caused homelessness on a large scale. The laborers housed in the official quarters of the mill (numbering 240) were evicted from their houses by linking their voluntary retirement scheme benefits with the condition of leaving the quarters allotted to them.

Since 2002, as many as 150 affected families of the laborers were forced to discontinue studies of their children. Free medical care available to laborers was also discontinued after closure of the mill, bringing about hardships for many families. Several laborers lost their lives due to heart ailments immediately after closure of the mill. It is worth mentioning in this context that the laborers working in the mill were often subjected to temperatures ranging up to 1030 F (in excess of the standard of 800), causing serious health hazards.

Closure of the credit cooperative societies run under the auspices of the mill forced many families to seek credit from moneylenders on exploitative terms. Increased population pressure on the labor market and cessation of the inflow of about 35 lakhs per month (paid to workers as salary) has had significant negative multiplier effects on the local economy leading to sudden rise in the prevalence of crime, and excessive dependence on moneylenders.

Problems from Social and Cultural Practices and the Demographic Structure of Households

Poor households face a number of problems which lead to "shocks," pushing households deeper into poverty. Some of these problems are related to demographic life cycle issues like high dependency ratios (often with an old or disabled person in the family). Other types of problems relate to social and cultural practices, some of which have existed for some time,

and some which have started becoming more prominent recently with the breakdown of social systems like joint families.

Alcoholism: Alcoholism is a major problem in many poor households. Adolescents employed in shops, hotels, and other places start drinking alcohol at an early age. Initially, these children start smoking *beedi* and chewing tobacco. Alcoholism drives precious domestic income into the purchase of alcohol and in meeting the consumption requirements of the drinker. It also results in many instances in greater domestic violence.

Girl's marriage With dowry practices becoming more common among the poor, dowry expenditure combined with the other heavy expenditure on a girl's marriage has become a major problem for poor and very poor parents; often leading to debt and mortgage of precious assets.

Debt of Dowry

Unfavorable social customs as the dowry can cripple or even ruin a family. Girls in certain communities among the poor are married off at very high dowry levels. A typical family from this category, in one of the states surveyed, got their daughter married off with a dowry of Rs200,000. They sold their house for Rs125,000 and are not quite sure how they will pay off the balance debt of Rs75,000. And that is not all, according to the family. They have the responsibility of three more girls to marry off. Families just above the poverty line sink into poverty as a result of financially unviable social customs.

Cost of litigation Cost of pursuing litigation was found to be a significant factor responsible for pushing households into poverty. In many cases, poorer households were found to be drawn into the hassles of litigation by circumstances and not by choice. In many cases, the very cost of pursuing litigation acted as a deterrent for poor people to access the services of judicial institutions.

Those Affected by Natural Disasters

Natural disasters have a differential impact on poor and nonpoor households, the poor usually being more susceptible to such disasters because of location and constraints. At the same time, natural disasters such as floods, cyclones, and recurrent droughts drive a number of nonpoor into poverty, often forcing large numbers of people to migrate.

The Price of Justice

Ram and his elder brother staying in a village in Bilaspur District spent the entire amount received as compensation from a public sector enterprise (amounting to a lump sum amount of Rs45,000/) in fighting a court case that implicated them as convicts in a family dispute.

In another village, a few households belonging to a particular tribe got into a dispute over encroachment of forestland. Prolonged litigation in the matter has severely eroded the economic status of the affected households, who are required to spend up to Rs500/ as fees for every single hearing. Whatever little they earn from the sale of bamboo products and daily wage labor goes to payment of their advocate and in frequent transportation to and from the court. The case has been dragging on, resulting in the affected households having to borrow heavily from the local moneylender.

Flood-related Poverty

This, mixed community village which is about 56 km away from the main road, is a flood-affected area consisting of about 135 households. The areas inhabited by the poor households are situated on a lowland, and hence, are prone to frequent floods. The communication systems are completely disrupted during floods. People move to upland and stay there for about a month. When the floodwater recedes from time to time, they come back to check the condition of their houses. Flood-affected people get a small amount of gur (jaggery) and chura (puffed rice) to eat and temporary housing as part of relief. This is highly insufficient and people have to go without enough food. The river is filled up with sand. Hence, there is need to clean the river to check annual flooding. If the height of the road is increased and reinforced, the problem will get minimized. The water gets logged in the village. If cemented drainage network is established in the village, waterlogging will be prevented.

Flood Damages The damages inflicted by annual floods are a major cause for poverty in certain areas. An immediate response is relief. Relief measures are temporary and a permanent solution to the menace of floods is needed to reduce such suffering.

River Bank Erosion The changing course of rivers result in bank erosion and engulfing of land and villages. Though people affected by bank erosion are able to resettle in safer parts along the river, it takes time to have basic minimum services, drinking water, ration cards, schooling for children, health facilities, and attention of the local government.



River Erosion (Source: PPA Field Study)

River Bank Erosion Reinforces Poverty in Villages

The village situated on the bank of the river Mahananda is prone to bank erosion. The total households in the village number 50–60. After a round of river bank erosion and flood, the houses in the village were reconstructed in clusters of 6 and 7. The houses were built with bamboo, jute stems, and polythene on the roof. The villagers wanted embankments to be constructed to prevent floodwaters from entering their villages. A primary school used to be run in the village but the school building was swept away during the bank erosion in 2003. A make shift school is run under a tree. During the rainy season, the school is closed for 2 months.

Conflicts

The underlying cause of most conflicts among various socioeconomic and other classes has been exclusion from limited economic resources and opportunities. Exclusion from economic opportunities created by the heavy and continuous influx of people from other places has been a cause for resentment among ethnic groups, leading to conflicts that seek to gain control over economic resources. The impact of conflicts has been disastrous and has led to lost opportunities in terms of economic growth and social development. These conflicts have been responsible for displacement and loss of livelihoods for poor communities in some areas.

Life at Relief Camps is a Life Without Dignity

The violence and the consequent exodus from the native villages have a devastating impact on the well-being and social fabric of communities in Kokrajhar District. These people survive in extremely poor living conditions. Interactions at these camps clearly brought out the fact that people at such camps live a life characterized by wretched poverty, lack of opportunities, increased stress levels, and an inexorable sense of fear. The living conditions are pathetic as the people are forced to live in cluttered hutments. Clean drinking water is not available and diseases like diarrhea and cholera assume epidemic proportions in the absence of health services. Community members at one of the camps surveyed recalled that around 50 people had fallen prey to cholera in 2000. The drying up of livelihood options have forced several women, both married and unmarried, into commercial sex work.

Urban Poor

Urban poverty is characterized by several dimensions including commoditization (heavy reliance on the cash economy since they do not have the security of growing their food, making them more vulnerable to fluctuations in income), overcrowded living conditions (slums), environmental hazards due to hazardous location of dwellings, social fragmentation (lack of community and inter-household mechanisms for social security), crime and violence, and the extra cost of living (housing, transport). Eviction has been contributing toward ill-being and has ranked high in problem prioritization in urban areas.

In addition to low purchasing power and high expenditure, life in urban areas is characterized by greater incidence of ill health of children due to lack of a safe drinking water source, less work done by men due to illness, and diminishing community feeling as people struggle to manage home and hearth.

As PPAs noted, breakdown in social norms is clearly visible in terms of children not caring for old parents any more. Income poverty in some communities manifest in children taking up less preferred work like ragpicking. The number of people drinking alcohol in the scavenger community (cleaning toilets) has increased over the last 20 years. The scavenger community faces social discrimination in livelihood opportunities due to its traditional occupation.

Women, Women-headed Households, Widows

The worst off among women are deserted women and widows who are prevented by social norms from accessing livelihood opportunities without facing restrictions and biases and facing additional exploitation. They are invariably placed in the lowest well-being category.

Gender issues circumscribe poverty in both rural and urban study areas. Women handle a disproportionately greater share of the workload and have a limited decision-making role. This holds true for all social groups, including primitive tribes and scheduled castes. For this reason, the burden of poverty in households falling in the lowest category of well-being falls primarily on women. Some of the more important manifestations of the role that gender plays in shaping the poverty experience of women are the following:

- Women's lack of access to arable land disempowers them in rural areas.
- Single women and widows have no access to tangible assets in many areas
- Women handle a disproportionately greater share of the family workload and hence are greater burdened by poverty
- In the acquisition of education, skills, nutritive food, and health care, women receive lower priority.
- Women play a peripheral role in household decision making and have limited autonomy in making decisions that affect their lives, or the lives of others in the household.
- They are often paid less for the same amount of work.
- When they immigrate to urban areas, it is mostly for degrading work and they are sometimes sexually exploited.
- When placed in positions of authority outside the house, their responsibility is usurped by menfolk around them.
- They are often subject to abuse and violence inside their home

Customs of (In)Convenience

Customs and practices, like tohni pratha (witchcraft), choori pratha (bangle system), and dowry, perpetuate the marginal status of women. It is common to find single women, mostly widows, brandished as tohni (witch) in the villages, often leading to usurpation of their property and their ostracism from society. The presence of such women in the village is reasoned for ailments and diseases prevalent among children and for all unpleasant developments. Such adverse proclamations are often engineered by traditional priests or faith healers and backed by local influential people and opinion leaders.

The choori system provides social legitimization to relationships between men and women without necessitating them to go through the ritual of marriage. For this to happen, a man is required to offer bangles to a woman to claim her as his own. In a society that restricts the opportunities and freedoms of a widow, women who lose their husbands at a young age are made to settle into relationships with their brothers-in-law by accepting chooris from the latter. Such an arrangement prevents the division of household property and imposes checks and control over the women. A married man having a wife can offer chooris to another woman and get into an intimate relationship without being required to have any legal obligations toward the latter.

Dowry is another highly prevalent practice responsible for impoverishment of many households. The practice has lately penetrated also into the social folds of several tribal communities, and has replaced practices like "bride price" whereby the groom's side was required to give certain gifts and assets to the bride or her family.

Area-specific Determinants of Poverty

Area-specific problems affect the lives of poor people living in a particular area or region much more significantly than those living in other areas of regions. Examples are problems of those living in protected forests, the poor living in un-regularized slums, people in riverside tracts, or in remote hamlets. Being area-specific, some problems affect both the poor and the nonpoor (in different ways) but the impact on the lives of the poor is devastating.

In some areas, the degradation of the forests and the destruction of the natural habitat of wild animals are leading to their increasing incursion into villages and farmlands, leading to considerable loss of property and, occasionally, lives. The rural communities in two states have mentioned during PPAs the damage caused by wild elephants to standing crops.