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# Old Kondli: Poverty Assessment

A poverty assessment is used as a quick and easy way for a non-expert to assess the poverty level of a single home or family using a fairly accurate and fair method. Cashpor Micro Credit uses Cashpor Housing Index (CHI) and Progress out of Poverty Index (PPI) in order to assess the poverty status of the homes they serve. Mark Schreiner (2008) also created a simple poverty assessment method in which could be used by any field worker in “pro” poor programs. I am assessing the community in which I live in called Old Kondli. This community used to be inhabited by the Dalit people group who were leather makers. Now the community is very diverse and consists of immigrants from states all over India.

I am choosing to use the PPI poverty assessment to assess my community because it is the simplest set up for someone with no experience like myself. They also say that the results are “highly accurate with 90% confidence.” Even in its simplicity they report most PPIs are accurate within +/ -1 -3% with sufficient sample size. All the information can easily be obtained through visiting their home and having basic conversation.

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| Poverty Analyses Results | | | |
| Question | Home 1 | Home 2 | Home 3 |
| 1 | C-8 | C-8 | B4 |
| 2 | B-8 | B-8 | A-0 |
| 3 | B-4 | B-4 | A-0 |
| 4 | B-5 | B-5 | A-0 |
| 5 | B-6 | B-6 | B-6 |
| 6 | B-5 | B-5 | B-5 |
| 7 | A-0 | A-0 | A-0 |
| 8 | B-6 | A-0 | A-0 |
| 9 | B-6 | B-6 | B-6 |
| 10 | B-5 | B-5 | B-5 |
| Results | 53 | 42 | 22 |

\*The questions above align with Appendix A and results align with Appendix B

Home Evaluations

I chose three home in my community in which I used in this analysis. Home 1 is the family I currently live with in Kondli. Home 2 is the family that lives above me and attends my church. Home 3 is a tent home that I pass by everyday and have been able to gather this information from seeing them everyday.

In Home 1 there is one family: both parents and three children under 9 years old. They live a simple life. Father is the only one who works and is a full time pastor. The home he built himself with brick and cement. It was a tent home for a very short time about ten years ago when he purchased the land. Now it is built up four stories. Little by little he was able to build it.

In Home 2 there are actually two families. One family is both parents and four kids who are all 18 years and above. One of children’s close friends, who is married with three children under 5 also live with them. These two families live in one room and the rooftop. They all have different jobs, but do not make much money. Father and mother are shopkeepers, sister is a beautician, and the brothers are a laborer, a personal driver, and a student. They rent the top floor from home 1, so they are built the same way.

In home 3 there are two parents and four children. The children are age 2-14. They live in a tent home made with random scraps of wood and metal. I am able to see them everyday when I walk in my neighborhood. Early in the morning I can see them use cow dung to cook and burnt wood ash to brush their teeth. When passing by I can also see that they have cable TV and a fan in which I am assuming they are stealing their electricity.

Results

When using the results compared to the National Poverty line (see Appendix B) the three home land in three different categories, even though they are in the same community. Home 1 standard of living is above 94.9% of the people who are under the poverty line and above 36% of the people who live on $2 a day. Home 2 standard of living is above 90% of the people who are under the poverty line and above 22.2% of the people who live on $2 a day. Home 3 standard of living is above 71.3% of the people who are under the poverty line and above only 2% of the people who live on $2 a day

Conclusion

I found this poverty assessment to be simple, quick, and accurate. The way I would rank these three homes by their standard of living is the same order in which this assessment ranked them without asking about the information that tells me their living style. I am referring to information like Home 2 has two families living in one room, which this test does not ask about and Home 3 does not use regular toothbrush but instead uses ash. Although this information is not taken into account, the level of poverty in which I believe these families to live in aligns with the results of this analysis. This analysis proves itself to be a useful tool in the field for any organization that serves poor communities to use.

All information used for the PPI index comes from CASHPOR’s website: http://www.cashpor.in/ppi.html

APPENDIX A

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| |  |  |  |  | | --- | --- | --- | --- | |  | Progress Out of Poverty Index for India | | | |  | Indicator | Value | Points | | 1 | How many people aged 0 to 17 are in the house hold. | 1. Five or more 2. Four 3. Three 4. Two 5. One 6. None | 0  4  8  13  20  27 | | 2 | What is the house holds principal occupation. | 1. Laborers (agricultural, plantation, other farm, hunters, tobacco prepares, product market and other laborers) 2. Others 3. Professionals, technicians, clerks, administrators, managers =, executives, directors, supervisors and teachers. | 0    8  14 | | 3 | Is the residence all pucca (burnt bricks, stone, cement, concrete, jackboard/ cement-plastered reeds, timber, tiles, galvanized tin or asbestors cement sheets)? | 1. No 2. Yes | 0  4 | | 4 | What is the household’s primary source of energy  for cooking? | 1. Firewood and chips, charcoal, or none. 2. Others 3. LPG | 0  5  17 | | 5 | Does the household owns a television? | 1. No 2. Yes | 0  6 | | 6 | Does the household own a bicycle, scooter, or motorcycle? | 1. No 2. Yes | 0  5 | | 7 | Does the household own an almirah/dressing table. | 1. No 2. Yes | 0   3 | | 8 | Does the household owns a swing machine? | 1. No 2. Yes | 0  6 | | 9 | How many pressure cooker or pressure pans does the household owns? | 1. None 2. One 3. Two or more | 0  6  9 | | 10 | How many electric fans does the household owns? | 1. None 2. One 3. Two or more | 0 5 9 | |

APPENDIX B: National Poverty Line

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| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **PI Score** |  | **Total Below the National Poverty Line** |  | **Total Above the National Poverty Line** | | 0-4 |  | 77.0% |  | 23.0% | | 5-9 |  | 58.5% |  | 41.5% | | 10-14 |  | 51.2% |  | 48.8% | | 15-19 |  | 35.5% |  | 64.5% | | 20-24 |  | 28.7% |  | 71.3% | | 25-29 |  | 21.3% |  | 78.7% | | 30-34 |  | 18.9% |  | 81.1% | | 35-39 |  | 14.9% |  | 85.1% | | 40-44 |  | 10.0% |  | 90.0% | | 45-49 |  | 4.5% |  | 95.5% | | 50-54 |  | 5.1% |  | 94.9% | | 55-59 |  | 5.7% |  | 94.3% | | 60-64 |  | 6.1% |  | 93.9% | | 65-69 |  | 3.7% |  | 96.3% | | 70-74 |  | 1.5% |  | 98.5% | | 75-79 |  | 1.6% |  | 98.4% | | 80-84 |  | 0.7% |  | 99.3% | | 85-89 |  | 1.2% |  | 98.8% | | 90-94 |  | 0.0% |  | 100.0% | | 95-100 |  | 0.0% |  | 100.0% | | |  |  |  | | --- | --- | --- | | **Total Below the $2/Day/PPP Line** |  | **Total Above the $2/Day/PPP Line** | | 100.0% |  | 0.0% | | 99.1% |  | 0.1% | | 97.5% |  | 2.5% | | 98.9% |  | 1.1% | | 98.0% |  | 2.0% | | 94.9% |  | 5.1% | | 93.7% |  | 6.3% | | 84.7% |  | 15.3% | | 77.8% |  | 22.2% | | 79.0% |  | 21.0% | | 64.0% |  | 36.0% | | 69.9% |  | 30.1% | | 55.2% |  | 44.8% | | 50.0% |  | 50.0% | | 42.9% |  | 57.1% | | 27.3% |  | 72.7% | | 15.5% |  | 84.5% | | 12.9% |  | 87.1% | | 8.3% |  | 91.7% | | 4.4% |  | 95.6% | |