



India Poverty Assessment: Khora Colony  
Heidi Rico  
TUL560  
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Dr. Grigg

An Introduction To Poverty

Kumar & Aggarwal (2003) conducted an Indian study that looked specifically at poverty, within Delhi slums. They took five-year increments and studied the patterns of consumption, based on the population, to determine where economic development could take place. The goal was to see the magnitude of poverty, within the state, based on consumption, employment, and educational statuses. This examination, of the slum population, provided insight to how people live in poor conditions. “High poverty levels are synonymous with poor quality of life, deprivation, malnutrition, low literacy and low human resource development.” (5294) In order to look further into what deprivation looks like in a community, we must examine characteristics of poverty. Greer & Smith, in *The Poor Will be Glad* (2009) highlight the major characteristics of poor living. Understanding these characteristics requires examination of community members’ action(s), responses, and thoughts towards daily living. To help capture a glimpse of poverty, Greer & Smith list qualities in which people lack or suffer from. This information will be used throughout the poverty assessment to help illustrate the elements of slum living.

Characteristics of Poverty	
Hunger	Over 850 million people sleep on an empty stomach. (25)
Child Mortality	Eleven million children die before turning five years old. (25)
Drinking Water	One fifth of the world does not have clean drinking water. (25)
Toilets & Diarrhea	Lack of diapers and plumbing has led to the death of 1.6-2.5 million children every year. (25)
Education	In underdeveloped countries, the literacy rate includes half the population; females are the undereducated majority. (26)
Health Care	Underdeveloped countries lack access to proper treatment of ails and illnesses; leading to many diseases and deaths. (26)
Life Expectancy	While the developed world averages lifespan of 80 years, an underdeveloped country has a typical life to about the age of 30 years old. (26)
Washing Resources	Underdeveloped countries often have no machinery to aid their washing needs. This requires more labor and physical energy to maintain a healthy hygiene. (26-27)
Women’s Rights	Women are not valued in developing country. They are not seen as a valuable asset, hence a burden. (27)
Employment	Developing countries do not have jobs available that provide fair wages and worker rights. (27)
Financial Services	In underdeveloped countries, few people have access to a safe haven to save their money. (27)

Background of the Community: Khora Colony

The community, which I will be focusing on, is the Khora Colony. It has close to 200,000 people within its perimeter. This is the community Sean and I will work with, over the course of our internship, through economic discipleship courses. I will use information from government-released data, academic studies, and integrate personal interviews and experiences that reflect or contradict the given data.

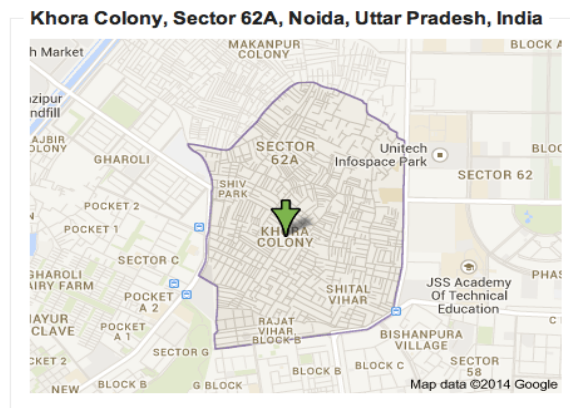
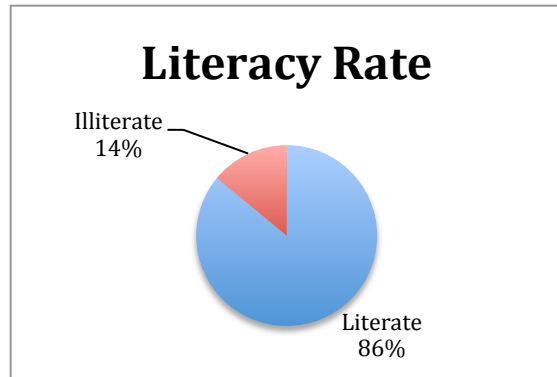


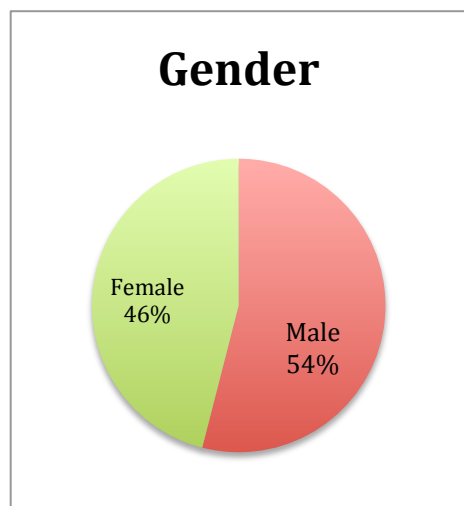
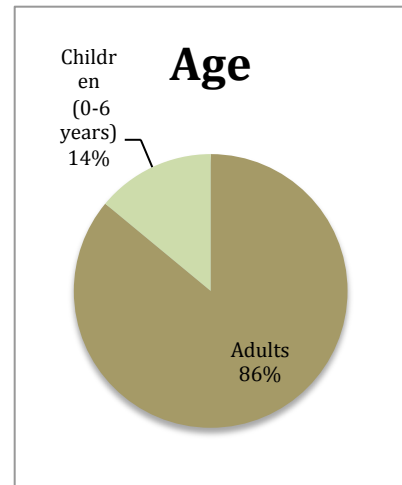
Image taken from Google Maps Data

Based on the *Census* (2011), here is basic information that gives insight to the people of the Khora community. This information is collaborated with the conversations of the families that were used for the *Cashpor Housing Assessment* (pp 5), along with other community members. I found three key data entries, which reflect characteristics of poverty. I have collaborated them as an acronym called LAG: literacy, age, and gender. Each causes a slow movement or progression, due to poor living conditions (LAG).



**L**iteracy rates are directly correlated with Greer & Smith’s description of lack of education, within a poor context. This leads to limited abilities for progress and uplift for one’s self and family. When speaking to the families, most adults had not finished past 5<sup>th</sup> standard. This was a common factor among community members and typical of elders coming out of the village. The literacy rate to the left, most likely reflects 86% of the community reading at the standard of a ten-year-old child.

**A**ge is an important status in an Indian, slum community. Elders are treated with the utmost respect. Returning to Greer & Smith’s reference to people in the slums, their life expectancy is much less than that of a developed country. Funeral processions in the community are quite frequent and nearly seen on a daily basis. The reference to children 0-6 years of age would align with the reference earlier to child mortality averaging at age 5. No data was provided to what the average age is within the community and what the average lifespan is. The families that I spoke to were mostly in their 30s and 40s. Their parents had already ‘expired’, died. This aligned to short lifespans existing in underdeveloped countries.



**G**ender is a sensitive topic in India. Female children are not well received, because it is expected for a wife to provide a son for the family. Each of the families I interviewed, along with others, have universally expressed their concern for the young girls in India. They shared their stories of how they know of baby girls that are killed, due to the amount of disdain and dishonor it brings upon a family. Girls are not wanted in India. Hence, we can connect back to Greer & Smith’s reference to lack of education for the female population. The lack of women’s rights is a battle that will continue to be perpetuated, if views of females are not changed. This is why it is typical to see more males than females within Indian populations.

LAGging behind, the qualities of the slum community are evident through conversation, but this community is not too far behind, compared to many other slums. As you will see, their development, in the following assessment, will show their way towards upward mobility. Two sources of information missing from the Census, that would have been helpful to collect, would be unemployment rates and average income. Referring to Kumar & Aggarwal's study, we would know if lack of jobs and a source of income is a problem within the community. This would help determine potential solutions for economic uplift. However, this Census does provide a glimpse of the community as a whole. According to Kumar & Aggarwal's study, the total slum population, in the country of India, is 22% of the urban population. Just within the state of Delhi itself, 8% of the population is below the poverty line. The slum communities are populating and quickly expanding. This rate of poverty will only continue to worsen, if the same habits and practices are performed. The main issue considered was the hardships of migration and job placement. These were both influential markers for poverty growth.



*These pictures represent community members from Khora Colony.*



### CASHPOR Housing Index (CHI)

A form of shelter is a basic need for human life to survive. I assessed the housing circumstances of three families interviewed, using the Cashpor Index. I found that even though their results considered them *non-poor*, many hardships they face, on a daily basis, include experiences such as lack of access to water, electricity, and/or food. I found that the two main qualities Cashpor was looking for, to consider someone underprivileged, was lack of concrete/brick within a home and access to personal transportation. Seeing how this housing index refers purely to material-based items, I found that the three homes, all within a one-mile radius of each other, were all very similar. This is why their scores were the same. Again, what I am finding is that the concrete slums are a step up from tent slum communities, but there are still many problems found within the concrete context. Poor sewer drainage, unclean water, and low income still affect the lives of the people in the homes. The assessment of a house is only a partial aspect to the living conditions of slum dwellers.

Cashpor Housing Assessment				
Participant(s)	Height of the Walls and Materials Used	Materials of Roof	Total Score	Poverty Status
Ashok Family	More Than 5 ft. and made of brick (4)	Concrete (2)	6	Non Poor
Kuriya Family	More Than 5 ft. and made of brick (4)	Concrete (2)	6	Non Poor
Tandi Family	More Than 5 ft. and made of brick (4)	Concrete (2)	6	Non Poor

### Conclusion

There were several assessments taken to give an overall perspective of the poverty within the Khora Colony. Using government-based information provided a glimpse of how things are made to look on paper, and the potential contrast of reality revealed through personal interview(s). It was through conversation that I was able to shed a more realistic example of the life people live in the slums. For example, a nearly complete 'literate' population sounds successful, but in reality, this includes the majority of adults being able to read to the capacity of a ten-year-old. Their capability for a variety of jobs and economic uplift is hindered due to their lack of resources. So what is needed? According to Kumar & Aggarwal (2003) employment opportunities are needed to generate income and mobility for poor families. Villages need facilities to provide the basic needs for survival, in order to help lift people above the *below poverty* line level. The Khora Colony is a community where people are slowly moving upward, but still struggle with daily slum living. Poverty is a multidimensional topic, which must be looked at from many different angles to provide an accurate analysis.

## References

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