



A Simple Poverty Scorecard for India

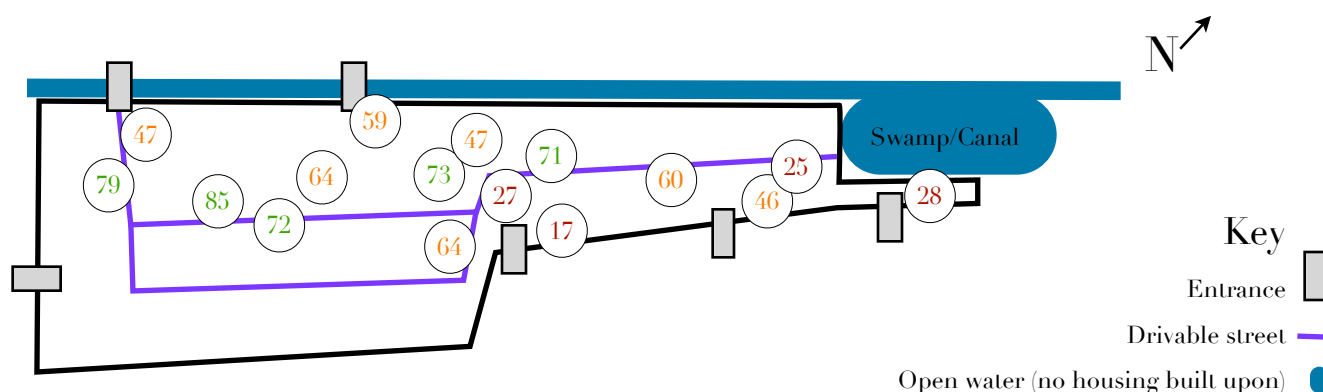
Upon initial review, this household poverty assessment is outstanding in its accurate evaluation of poverty likelihood based on merely 10 verifiable indicators. Because of the encumbering size of most poverty assessments, organizations and institutions have trouble implementing and using these measures. In the same vein, the accuracy of many self-reporting surveys is compromised because responses are unverifiable. Developed using India's socio-economic survey, this simple survey is quick to use and score, requires minimal training, and provides a sharp and time-sensitive reflection of household poverty.

Using the assessment tool

Recognizing that the Scorecard was specifically designed for use in India and their context of poverty, the scorecard should be adapted to the Thai context to more appropriately reflect contextual verifiable indicators. For example, item #9 (How many pressure cookers or pressure pans does the household own?) is ill-suited for Thailand because they pressure cookers are rare appliances for any household regardless of income level or economic status. Hence, the results and analysis produced by this survey in Thailand should only be regarded as a useful *relative* measure of poverty and not a quantitative measure of poverty.

Community Focus: Samaki Pattana

Samaki Pattana is a community in the Beung Kum district located on the eastern section of Bangkok. The first residents established homes as squatters 20 years ago and over time the community has obtained a legal, long-term land-lease contract, civil infrastructure (roads, utilities, waste removal), and organized itself to create a community council and a community financial union. Today, the community houses about 500 households, which amounts to around 3000 residents.



Relative Household Poverty Survey

Scores 71-100 (Orange)	85	Ram: Diet clinic employee
	79	Chaat: Rice vendor
	73	Bui: Seamstress & illicit business
	72	Pet: Home convenience store owner
	71	Neung: School secretary
Scores 41-70 (Green)	64	Jaew: Cart food vendor
	64	Kampong: Community president & 2nd-hand vendor
	60	Gop: Restaurant Cook
	59	Goi: Construction
	47	Yai: Coffee vendor
	47	Dui: motorcycle mechanic
	46	Dtuk: housekeeper
Scores 0-40 (Red)	28	Toey: Day laborer
	27	Joy: Construction
	25	San: Construction
	17	Noi: Construction

Reflections on Scorecard results

Geographically, the most economically stable households assessed (Scores 71-100) were located towards the southern end of the community, mostly on the main drivable street. The mid-range households (41-70) were generally near entrances and scattered throughout the area. The lowest-range households (0-40) tended toward the northern end of the community and were clustered together a bit.



Two of the “red” households, Joy and Noi, are illegal immigrants and renters within the community (renting from some middle-class residents), explaining their location in a centrally located area.

Regarding the assessment tool in this community context, it would be necessary to adjust the scales and items measured. For example, Pet (72) received a score in between Bui (73) and Neung (71), though in the community she is considered much more financially well-to-do than Bui and Neung. Items like “sewing machine” put her at a relative loss, whereas her convenience store business, while large and with a large customer base earned her no points.

In the Thai National Survey in 2007, 67% of households were reportedly in debt. This scorecard could not account for that major aspect of financial health. For those homes without debt, I would argue to say that their poverty likelihood is drastically diminished, despite the presence of certain household belongings. It would be crucial in the Thai context to uncover a verifiable item or characteristic that would indicate debt within a family.