Conjuring up an image when you hear the word "poverty" is not a one-size-fits-all model. In simple words, the idea of what poverty is and what a poor person is varies based on individual experiences influenced by the socio-cultural environment they grew up in. In Nepalese context, poverty is generally determined by an individual's ability to afford both food and non-food basic needs for themselves and dependent family members. In Nepal, poverty is measured in headcount index which is a ratio expressed in percentage of total population living below national poverty lines, poverty gap index which measures the intensity of poverty among the population or in simple words, how far, in average are the poor people from the poverty line and squared poverty gap index also known as poverty severity index which is related to the gap index. The minimum calorific requirement considered is 2256 Kcal per capita per day.

Talking about theories and statistics is easy but when the data is analyzed in terms of urban and rural population, a different image can be constructed about the reality of poverty in Nepal. It is seen that the rural population lives well below poverty lines compared to the urban population. Sure Nepal has been able to bump up numbers when it comes to population who live below poverty lines and has also been successful to decrease the severity of poverty prevalent across the country but understanding poverty and its long term effects to eliminate the roots requires a multidimensional approach.

The social fabric of Nepal is stratified by caste system for a couple hundred years by now. This hierarchy and power imbalance in the society is also a key factor influencing wealth and income inequality in the Nepalese society. Individual identity in the Nepalese society highly centers on caste, ethnicity, religion and gender identity. An individual's place in the social ladder is predominantly determined by their family name, which has information on assigned caste and ethnicity. Extremely low socio-cultural mobility is seen so as to retain power among the members of a certain caste and/or socio-economic status.

Centuries old oppressive socio-cultural norms based on social and economic exclusion has played the biggest role in perpetuating poverty in Nepal. The communities at the bottommost of the caste based hierarchical pyramid are seen to be standing at the bottom of most socio-economic indicators as well. Whenever any natural disaster occurs, majority of displaced population belong to the same socio-economic groups. This is potentially because caste and gender based injustices have long been institutionalized in laws and entrenched in socio-economic behavior. For so many years, the people from these communities could not own businesses, properties or any other kind of assets to their name.

This social construct, backed by patriarchal family hierarchies have an even bigger picture to paint while talking about poverty and its distribution. Poverty has to be addressed as an intersectional issue, created by overlapping and interdependent forms of discrimination. Having said this, women and girls, predominantly belonging to the castes deemed as inferior are the groups who are most vulnerable to living below poverty lines. Furthermore, among others, single mother families are the ones that struggle the most. The armed insurgency and the political unrest that followed in later years accounts for the growth of widows and single mothers in Nepal as well as the significant number of men that are leaving to work abroad and never return. This situation leaves a lot of single mothers and their children without protection and vulnerable to different forms of abuse.

In addition, in most poverty stricken communities, women do not have the privilege to access their rights provided by the country to all of its citizens. The problems range from not being able to read and write to severe problems as not having a legal identity of their own and/or not being able to provide with a legal identity to their children in absence of a father figure. It has only been two years since the Government of Nepal passed a law that allows children of single mothers to apply for a citizenship in the country. While the aware and educated have access to this information, often the illiterate do not have access or means to get hold of such service and thus, many of them remain unregistered and cannot even make use of the social security services that they are eligible for.

The Government of Nepal provides Nrs. 2000 per month [equivalent to about 17 USD] to single mothers that can be collected every four months. This amount does little to help them survive but is not enough to push them through the poverty line and provide an exposure to opportunities to support their living standards. As mentioned earlier in the text, many such eligible individuals do not have an access to these social security nets. Even if they have information, the local government administration that overlooks the coverage and distribution of allowances do not do their jobs efficiently. The problem could be that vulnerable groups do not have representation in power and policy level politics to amplify their voices and be committed to address inequality.

Not just this, poverty is a vicious circle. Every child has the right to a fair chance in life regardless of the circumstances they are born in, but child poverty continues to deny vulnerable children in Nepal an opportunity to a better future. Poor people do not have access to proper education and health services starting from their childhood which lowers their chances at competing with those who have had enough exposure to learning opportunities. Children who grow up in poverty stricken families tend to develop a lower sense of self-esteem and also are proportionately more prone to drug abuse and alcoholism. Children thus remain disproportionally affected by poverty and deprivation because of factors beyond their control.

The government has introduced initiatives to tackle this problem by social service allowance system. The largest investment done by government is in health and education sectors. Programs like free health insurance, subsidized education and stationary materials, free post and antenatal care and vaccinations as well as nutrition allowance to those children who qualify as destitute are seen to be a huge chunk of national budget but it does not translate well in real picture. In many cases, these programs do not have reach among population that would considerably be benefitted and in other cases; the state does not recognize certain specific needs as adequate reasons to be eligible for social security allowances.

In consequence, these children are forced to work as daily wage workers or informal workers. They are financially illiterate and incapable of building a better future for themselves and their families. Many individuals are also found to serve as bonded labors for landlords for generations. This issue has been addressed in policy level but monitoring is never done for implementation. There seems to be very nominal efforts from the government to rehabilitate these people and provide them with the freedom and opportunities that they deserve. Similar is the stories of stateless individuals such as refugees and unregistered or unrecognized citizens. In the current light of COVID 19 pandemic, majority of such individuals were the ones who were displaced and had problems in having proper meals or securing a

roof over their heads. There were many incidences were people were so helpless that they decided to walk hundreds of miles to their villages for the sake of their lives in the middle of a pandemic.

It could be said that Nepal's social security net is not designed to protect the most vulnerable from long term deprivation, income shocks or unprecedented disasters. Even when we take the food allowance that low-income groups got in COVID pandemic, not a single citizen got what was promised. This is mostly because Nepal's political system is still very unstable and the government officials are corrupt starting from the bottom to top. On top of that, thousands of individuals on the bottom of socio-economic pyramid found themselves without a job or any other way to secure a good income but it seems that the relief measures by the government seems to have policies that support large corporations. There have been tax exemptions, concessional loans, plans to encourage businesses and even refinancing facilities to private sector business but little has been done to rehabilitate and integrate individuals who are being exploited by these corporations and industries; mostly for manual labor.

Almost all of Nepalese systems issues can be traced back to social exclusivity and resulted inequality of wealth. Poor allocation as well as mobilization of resources is still a huge issue. There are many gaps in the control framework as well as significant implementation constraints and inadequate government accountability in public finance management. The state has not been able to fuel demand-led initiatives and oversight of use of public resources is also among primary concerns. Apart from this, Nepal is in a developmental phase where massive portion of national revenue is spent on infrastructure development and management.

## **The role of Bahini Educare Foundation:**

We, at Bahini Foundation understand that poverty can only be eliminated if structural causes of inequality can be addressed at the grass root level. Therefore, our programs are designed such that they directly address the domains defining the standards of living of our beneficiary families. To target the most vulnerable group among the low-income groups; single mother families, we run projects such as the Educare project where we make sure that the family has their basic needs met.

Most of our beneficiary families are from the poorest and inaccessible regions of Nepal. Bahini Foundation makes sure that they have their most basic needs met by providing them with monthly food needs, monthly health check-ups and by enrolling the children to school, making sure that their school fees are paid on time and they have uniform, footwear, raincoats and stationery that they require for proper access to education. In addition, we also provide sanitary pads to the girls from beneficiary families and make them aware that using a pad is most like using a toothbrush.

For our Educare beneficiary families, gas stove and the maintenance comes off as a luxury. Many of the families resort to fossil fuels for cooking. This has a huge opportunity cost. It takes hours to go to the jungle and prepare firewood as fuel and on top of that, these mud stoves are inefficient and produce carbon monoxide when burnt. This is hazardous and therefore, we have distributed improved cooking stoves made of metal to these families that help in uplifting their standard of living.

Apart from this, we also conduct programs to advocate women's rights and health as well as child friendly governance. Understanding that a woman's obligations and opportunities are largely defined by her family circumstances, Bahini foundation also raises awareness in areas such as pay equity, family planning, women's health issues and bodily autonomy. We emphasize that an important part of sustainable approach is learning what works in a country and what does not; successful reform uses this learning, rather than application of a blueprint approach.

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