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Human mortgage: A case of absolute poverty

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Abstract: Its the struggle of an woman in her twenties for getting back her son mortgaged to a money lender for Rs 2000/- required for her husband's funeral. It was shocking to know that an woman in Dimapur Nagaland had nothing for security than her 7 yr old son to mortgage. Thereafter to repay the mortgage debt and get her son back she fell into the clutches of her near relative who lured her a job in Agra After travelling 2000 km away from her native residence the relative eloped leaving her alone with her two small infants on the streets of Agra. While eating and feeding her two infants the left out food from dust bins and drinking drain water in the scorching sun she was noticed by a social activist who collected some money for her and informed police for her safe return to Nagaland. Its 21st century before human step into Mars humanity should be learned to eradicate such poverty¹ from earth.

Keywords: absolute - poverty, mortgaged, money lender, security.

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I. INTRODUCTION

Poverty (Atkinson, A 2016, *merriam-webster.*, 2013,) is general scarcity or the state of one who lacks a certain amount of material possessions or money. Absolute poverty, extreme poverty, or abject poverty(The Wall Street Journal, 2013, Erenstein, 2011) is "a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. Inside India, both income-based poverty definition and consumption-based poverty statistics are in use Krishna & Shariff (2011). Robert McNamara, the former president of the World Bank, described absolute or extreme poverty as, "a condition so limited by malnutrition, illiteracy, disease, squalid surroundings, high infant mortality, and low life expectancy as to be beneath any reasonable definition of human decency (*World Bank., 2010*)

As per world bank organization "Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty has many faces, changing from place to place and across time. World Bank in 1990, anchored absolute poverty line as \$1 per day. After extensive studies of cost of living across the world, in 2015, the World Bank defines extreme poverty as living on less than US\$1.90 (PPP) per day. However, there are still 21.9% of the population who live below the national poverty line (Asian Development Bank, 2016). People, who are driven by extreme poverty, and in need of immediate survival for himself and his family especially, the option to commit crime and get money for survival comes to play. If one comes to the various problem of poverty, we come to the conclusion that poverty is the cause of so many crimes, it is almost the mother of all causes of crimes in the world. Experts from all fields from sociologist to economists have considered an intimate relations in between poverty and crime but the present case study confirms being poor is a crime. An woman in her twenties and mother of three kids had to mortgage (Team Asianet Newsable, 2017) her 7 yr old son for Rs 2000 required for her husband's funeral? Is it not a crime to be poor .Her poverty did not do any crime for herself and her kids.

II. DISCUSSION

This young mother in her 20s, was forced to leave her son in Nagaland with the moneylender as security. Its a real story of a courageous woman's struggle and love for her son and get him back from the clutches of an inhuman moneylender. Mukesh a resident of Dimapur Nagaland worked in a tea garden along with his wife earning each Rs 40 per day. They had three kids and with this meagre sum they were pulling on their life. Living far below poverty line Mukesh fell seriously ill and for the want of medicines and

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proper treatment he could not recover and expired. It was blow on Mukesh's wife. Its an irony that his young wife Rita in her 20s did not have money for her husband's funeral and last rites. She had to take loan for Rs 2000/- from a local money lender. Since she did not have any thing viz gold, ornament or land for security deposit she mortgaged her 9 yr old son. It was difficult for her to earn Rs 2000/- for the payment of loan and get her son back. As the time passed it was distressing turn of events, that the moneylender stopped Rita from meeting her son. Even after several efforts she could not get any suitable work to repay her loan and get her son back. It was impossible to repay the sum of Rs 2000/- by earning Rs 40/- per day With this sum she had to arrange meals and other daily requirements for herself and also two small kids. This sum was quite below of extreme poverty line as earmarked \$1.90 (Rs 130/-) per day by World bank. Its only the extreme poverty stricken family in India can tell as to how to manage his family of three in Rs 40/- per day. Vulnerable and desperate she fell into the clutches of her brother in law who lured her get a job in Agra 2000 Kms away from Dimapur. She accompanied her brother in law to Agra along with her two kids 7 and 3 yrs old. However, on reaching Agra, his brother-in-law abandoned her and left her with two small children to fend for herself. She was left all alone to look after her three-year-old son and her two-year-old daughter and find a job According to a report (Team Asianet Newsable 2017, Hindustan Times, 2017), she even tattooed her son Sonu's name on her hand because of the separation. She could not find a job to feed her children and sustain her energy. She was left to dig through dustbins and rubbish heaps since she did not have money to buy food. Her family's meals were spoilt and rotten food, water was from dirty filthy drains. She tried to secure clean water for her small kids but with no money a shopkeeper accused her of being a thief for stealing a water bottle.

A social activist Naresh noticed the woman's odd behaviour in Agra's Shah market. He met her and tried his best to communicate with her but he failed because of her language. Later he managed to know her actual problem. The woman shared her ordeal and revealed how she had been surviving on food left on rubbish heaps and also got physically assaulted by a local shopkeeper on one day over charges of stealing a water bottle.

Naresh was shocked by knowing her tale and helped her. He brought it to the knowledge of the police, and the local vendors and shopkeepers. After they came to know her distressing tale they conducted a donation drive to pitch in Rs 3500/- and provided her with clothes, food and other necessities so that she and her family could sustain for some time. Before Naresh contacted police the lady also had contacted police to tell her tale but turned away.

The city police managed to contact the Dimapur police and social workers to look for the money lender to whom the woman owed Rs 2000. Nagaland police told the social workers to send the woman back home and that they would take over the case and try to locate her son. It was Mother's Day the 4th May 2017 (Hindustan times 2017) the trio boarded the Brahmaputra Mail at 3 am provided with cloths, food and other necessities accompanied by RPF and GRP personnel back to Dimapur, to be reunited with her son Sonu. Meanwhile, the police in Dimapur have launched an investigation in the case and have begun the process of tracing the boy.

III. CONLUSION

Being poor is the saddest thing to be in a world. It is rightly said that being poor is a crime this study proofs its true. Who committed crime? The money lender, lady's brother in law who left her alone with her two small kids in Agra or herself who was poor living much below the poverty line. After independence in India scores of governments have come and most of the times removal of poverty has been their main agenda but the present case of May 4^{th} 2017 at Dimapur reveals a lot to be done for poors.

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