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The Poverty Trap

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Hard work is fundamental to success but responsibility, self-restraint, determination and logical mind are four vital keys to it. Since wasters lack these qualities, poverty tags along with them. And if someone comes forward to alleviate their misery, they are certain to be disappointed because no one on the earth can do it unless they provide them lifelong support.

Karamchand dragged his cot under the old banyan tree which, though had very few leaves left on its branches as he had sold them to forage vendors twice in the last few months, was the only thing outside his ramshackle house that could afford him some shelter from the afternoon sun. He had sold his lactating cow a few weeks after it had calved. All he had as the dairy cattle was a buffalo which was dried off. He had sold off his food surpluses too. Now that he was bored with roti and salt, he wanted to purchase some vegetables. He lay on the cot, pondering on what to sell. His thoughts went to the trees, but he had already sold those ones which were saleable. Suddenly it struck him that he still had two fig trees with newly developed leaves. His eyes shone with happiness.

Soon after he heard a voice say: 'Hello, father.' He sat up and his spirits lifted as he saw his eldest son Prabhakar, who had left home five years ago and whom he had believed would never return home. 'Prabhakar, we had lost all hopes,' he said looking at him in surprise. 'We went to every such place where we expected you to be and were very anxious to hear from anyone who might know the whereabouts of yours. Where have you been for so long?'

'In Surat,' replied Prabhakar.

'You should have written to us. Perhaps you never tried to imagine our troubles. Well, what were you doing there?'

'I took up a job in a company, but ultimately succeeded getting a government job. I joined the office five months ago.'

'You got a government job!' he echoed. 'Prabhakar, you've made my dream come true!'

Karamchand was giddy with happiness. He got up and walked into the village to tell his friends that his son was a government employee.

The news of Prabhakar's arrival began to spread in residential neighbourhoods of Ratanpur, a village in Bihar. Everybody was astonished to hear it. His mother and other family members came out of the house bubbling with excitement. A few villagers started gathering round, too.

Prabhakar, though received an emotional welcome from the crowd, looked very sad because he saw his house had collapsed, only a few poles were standing in the ground in front of the house, where there had once been a hut, and there was no place around the house where to shelter from the blistering summer days except for under the bare banyan tree.

Prabhakar had to spend the night in the open air. In the morning, he sent his younger brother Jayant to purchase thatch making materials and Kishan to see some thatcher about rebuilding the hut.

Since he did not have enough time to make repairs to the house, he gave his father some money to have it done later and to manage the farm. He, however, did for his family all that was possible in a week's vacation. And finally, when he was to leave for Surat, he went to his father-in-law's house to take his wife with him.

For the first time in his life, Karamchand felt truly happy because he had never had so much money of his own to spend. He soon went to the town to pay the money into his savings account, but afterwards, when he needed some, he would go to the bank and withdraw it. Sometimes he marvelled at where the money he withdrew went just in a few days. He also doubted whether he was a spendthrift but when he pondered the question, he would conclude that he had not spent a single paisa on any unnecessary thing. A few months went by and he was run out of money. He did not spend a single rupee on farming or on repairs to the house.

(Prabhakar's second visit to his home village, Ratanpur)

When Prabhakar returned home again after six months, he found no change except that his father was now lying in the hut instead of under the banyan tree. He touched his feet to show him respect and sat beside him.

'Father, the house is still in a bad state of repair?' he asked politely.

'All is not well here,' said Karamchand. 'The fields around have been ploughed and sown and ours are lying uncultivated. Your brothers are deadbeats – they never listen to me. As for me, I'm unable to manage things alone by reason of age. Besides, I'm burdened with a bank loan which I didn't tell you last time.'

'So you're in debt as well.'

'I had also to sell off a part of our acreage after you had left home.'

‘You know you sold the ancestral land?’

‘But it couldn’t be helped – there was no way to keep the family.’

Prabhakar took a deep breath. ‘The task is arduous but I won’t rest until my family is well-off and stands out from all the other people of the village,’ he said to himself as he rose from the cot to walk towards the house.

He spent a few hours with members of his family. Then, as he did not want to waste time, he concentrated on what he had to do. Due to limited resources (time and money), he decided to have the fields ploughed and sown and to build a new room instead of renovating the whole house. He soon sent Jayant out to get a local builder and Kishan to hire a tractor. He himself went out to purchase bricks, cement and sand. Putting off the loan repayment until his next return home, he had the building and farm work done, and when he was about to depart for Surat, he also handed his father some money out of which was left over and asked him that he would spend them on irrigating and fertilizing the fields.

Karamchand was, notwithstanding Prabhakar had done the best he could for the family under the circumstances, disappointed this time because the sum of money he got was much smaller than the last. And it was also because of this he preferred to keep the money in his pocket rather than deposit it in his account. Days went by and he kept using the money with no real result and by the time the crops needed to be watered, all his money had run out.

Now the villagers began to irrigate their fields. Karamchand, even though he wanted to follow others, was helpless. He was thinking to write to Prabhakar and ask him to send some more money but he could not pluck up the courage. He felt so frustrated one morning that he took it out on Jayant and Kishan.

Jayant, a slug of a man, spent most of his time merrymaking, feasting and visiting friends and never let any sense of duty stand between him and the enjoyment of life. He was always ready to oblige someone who needed him to help them organize a party or who asked him to go with them on a journey as company. He was good at inventing excuses, so to avoid doing anything was a cakewalk for him.

Kishan enjoyed repairing machinery. He was always in search of a farm machine with mechanical trouble. When he found one, he would spend the whole day repairing that and it hardly mattered to him whether he was paid to do it.

These two brothers had no inner resources, but rather a casual attitude towards their future or the fate of their family. Like their father, they used to borrow money and not bother to pay it back.

However, they had the decency to put with their elders; or perhaps they did so as a way of avoiding doing a duty.

Karamchand explored every avenue to find some money, but failed. Eventually, he decided to sell some of the rations, ignoring his wife's strong disapproval.

'What's it you're going to do?' cried his wife. 'Do you want to starve the whole family?'

'Shut up, you old lady!' Karamchand said threateningly. 'This ain't no affair of yours and I don't need to be taught how to provision the family with a supply of food either.'

He sold half the provisions, even though his family was already on short rations. Helpless old woman could do nothing but spout insults.

Next morning, Karamchand went to Paltu, a pump-set owner, who lived in a nearby village. Then, after returning home, he asked his sons to help him with the watering. Jayant and Kishan gave a nervous giggle and stared at him, as if he were the cause of something terrible that was going to happen to them. They, however, went to the field with him but after loafing about for some time, they finally managed to shirk from working on the farm.

In the afternoon, he left the work to Paltu and went home to take lunch and a rest. He thought that he would send his sons to the field with some food for Paltu and ask them to take care of the work until he returned. But when he reached home, he found that they were not there. 'Where're Jayant and Kishan?' he asked his wife. 'Why, they'd gone with you to the farm!' she replied in surprise. At this, Karamchand lost his temper and began to cuss and shout. 'Bloody hell!' he exclaimed in disgust. 'That's a cop-out and it won't get them anywhere!' And then, after a pause, he added with his voice shaking with anger, 'Now you, the mother of these devils, do listen to it! You're not going to give them anything to eat today!'

Now Karamchand did not have much time to spend there. He ate a hurried meal and returned to the farm with a packed lunch. But as he reached there, he saw that Paltu had allowed the water running through the ditch to flow into the other field. It made him angry once again. 'What did you do that for?' he cried. Paltu was appalled by it. He told him that the field was irrigated sufficiently, whereupon he let out a foul oath and rushed to divert water to fill the same field again. Paltu tried to persuade him that he would thus not only spoil the crop but also pay unnecessary rent, but he just would not listen to reason.

They continued to work till late in the evening, but could irrigate only two of the four fields. When the work finally stopped, Paltu asked Karamchand to pay him the rent.

'Oh Paltu, you should at least wait until the work has been completed,' said Karamchand.

‘But I must have every rupee I’m owed and right now,’ was the curt reply.

All his efforts to persuade him fell on deaf ears and in the end he reached into his pocket and handed him some money as a deposit, but Paltu refused that, asking him to pay the total rent for the day’s work, which he had already figured out. At last Karamchand gave him all his money and said that he would pay the balance next day. ‘I know your attitude has never been straightforward,’ muttered Paltu, disconnecting his pump from the bore well pipe. ‘I’ll bring it back only after I have been paid the balance of the money owed to me.’ After that Paltu began to come around to collect the money every second day but Karamchand could never afford to pay off. Eventually, the other two fields remained to be irrigated.

(Prabhakar in Surat)

On arriving in Surat, Prabhakar started to scrimp and save to repay his father’s bank loan. Besides, he began to do an extra job to supplement his income. His wife had often to wait up. One day she suspected that her husband was trying to support his father at considerable cost to his health, so she decided to discuss it with him over dinner.

‘Did you give all your money to your father?’ she asked.

Prabhakar looked up from his meal. ‘Look,’ he said, ‘my house had collapsed and they were in the open air, so I built them a room and a hut.’

‘It’s OK building a house but don’t you ever give any money to your father because no amount of money is going to be adequate to meet his needs.’

‘I think he didn’t treat you fairly,’ he said with an insinuating smile.

‘You don’t understand me, Prabhakar. In fact, your devotion to him has blinded you to his real nature. Now, look, the more devoted you are, the more likely you are to be exploited.’

‘Exploited?’ he shot back in surprise. ‘You want to divide a son from his father? What you must understand is that it is my moral duty to do what makes him comfortable.’

Then they nearly fell out over it.

(Prabhakar’s third visit to Ratanpur)

It was the beginning of the harvest. Prabhakar returned home in great anticipation, but after arrival he found his parents and family members living at starvation level and his crops very poor. He felt disappointed, but not so much as when he knew why the reverse was the case. He, however, did not lose his sense of purpose. He purchased food rations and paid off Paltu. Next

day he went to the bank and repaid over fifty percent of his father's loan. He asked Jayant and Kishan to act in a spirit of cooperation. True to form, they soon assured him of their support, but a quick yes is always more negative than a bold no. He also purchased fertilizers in advance of the next crop. The harvest was due to get in, he still handed some money in to his father before he left for Surat.

On the way, he began to imagine that another six-month savings would be enough to pay off the bank loan and thereafter he would be free to add new assets like a beautiful house, his own tube well and then a tractor. His father would have a place in gentlemen's society. The villagers who had always treated him with scorn would greet him warmly. He had been lost in thought throughout the train journey and reached Surat with renewed determination to save as much money as possible.

(Prabhakar in Surat)

Prabhakar's wife was upset when she discovered her husband had no money on him in spite of the fact that he had a lot of money before going home.

'So you spent all the money you'd taken with you on your indolent lot once again!' she said indignantly.

'It's none of your business, so long as I fulfil your requirements,' replied Prabhakar, rather abruptly.

'But the future of my own family concerns us both.'

'You're, however, not concerned for my parents.'

'You're mistaken if you believe you'll make them well-heeled. They have a sufficiently large piece of farm land and means to improve their status but all they ever have to do is live in present and not give damn to what is needed for future. They are destined for hardship; so, mind, not to darken your own future.'

'I marvel that a woman like you can be so selfish. Perhaps it is not known to you that they are labouring under a mortgage burden and our land is at risk if we fail to repay it.'

'So they've beguiled you into repaying a loan. Take care, don't you ever do so.'

'You're burning with hate for them and want to take malicious pleasure in seeing them starving.' Muttered Prabhakar, frowning. 'Is it so? I won't let it happen.'

‘You’re prejudiced, quite prejudiced, Prabhakar. I mean you cannot prevent them from mortgaging the land again. Wise men make mistakes but fools repeat them. They’re habitual borrowers, mind.’

Then they had a row which ended with them giving the silent treatment to each other. They would make up and bicker over it again.

(Prabhakar’s fourth visit to Ratanpur)

Another six months passed. Prabhakar, as usual, visited home where things appeared to be nothing new this time too: the same poor harvest and privations. He asked his father why he failed to manage again. He, as ever, showed all his vulnerability instead of telling him the real reason. He then asked his brothers whether they did nothing on the farm. They said in reply that their father had sold the fertilizer and never let them work on their own. It made Prabhakar wonder whether his wife was right. However, it could not break his spirit because he just had the loan repaid in full and felt he was approaching towards his goal. He also decided to try out his brothers instead.

‘Jayant, you’ll look after the family and also manage the farm,’ he said to him, handing a sum of money to him. ‘But take care you don’t fritter the money away. If you perform well, I’ll start building a beautiful house for you all next time.’

Jayant felt so happy to have a handsome amount of money that he took the bag of his elder brother and went with him to the request stop to see him off. But it all turned Karamchand into an ornery cuss.

One day it happened that the father and his two sons got together. ‘Jayant, the bank loan is paid off now,’ said Karamchand. ‘Why not take out a new loan to buy a tractor.’

‘What a brilliant idea, father!’ Jayant exclaimed. ‘As for a down payment on it, I’ve some rupees which Dada gave me and we’re going get the harvest in.’

‘Can we purchase a pump-set too?’ put in Kishan.

‘Nonsense!’ rejoined Jayant, ‘We cannot afford both the items at the same time. But wait, we’ll get that too.’

Now, in order that they could scrape sufficient money together to put down a deposit on a tractor, they sold all the crop yields next month and combined the money they got for it with that which Prabhakar had given to Jayant. Then they went to the bank with the cash and the title deed, applied for a mortgage and next week a new tractor graced their squalid hovel.

The family was walking on air; the tractor was such a big deal for them. Kishan stood wiping the bonnet lightly as if its surface was much too delicate. Mrs Karamchand appeared with a thali of materials for a religious ceremony. Jayant and Karamchand, surrounded by the villagers, sat as though they had conquered the world.

The next day, the tractor was available for hire. Now cash shortage was no longer a problem for them all: their life began to run smoothly. Besides, Kishan got a job to his taste. They kept renting the tractor all through the season and ploughed their own fields when all else had finished planting the seeds. Consequently, their crops did not grow well.

(Prabhakar's fifth visit to Ratanpur)

The month of the harvest approached and they could not know how time passed. Karamchand used to wait for Prabhakar to return, but this time round he did not so much as remember him. Anyway, one morning when Prabhakar arrived home, he was amazed to see a tractor standing in front of his house.

'Whose is this?' He asked his father.

'It's ours,' replied Karamchand, with an air of pride. Then, in an effort to credit Jayant with having the tractor bought, he started giving a detailed account of what he did to have the purchase financed.

'But, father, you know how difficult it's to redeem a big mortgage?' said Prabhakar in a low, nervous voice.

'Oh, don't worry about it. Kishan is profiting handsomely – it'll be amortized over a 36 month period.'

'But you've done something which you should not. How much have you borrowed from the bank?'

'Only half a million rupees.'

'You call it only half a million! In fact, you've burdened yourself with a high mortgage without knowing the impact of compound interest formula used by the Gramin Banks. The payments will put you under severe financial stress and once you fall behind with them, you'll face eviction from your land. I was thinking of buying a tractor in cash. I think I should have told you earlier.'

'We're, however, confident that we won't default on our loan.'

‘OK, if you think so, I’ll assist you in every possible way. But bear in mind that you won’t hire it out more than is reasonable. Perhaps it’d be better if you could use the tractor for the purpose of your own farming activities and focus on earning money from farming rather than from hiring the tractor.’

Prabhakar’s advice stung Karamchand, but he thought it best to turn a deaf ear to it.

In the evening Prabhakar went to visit his fields. The crops on them were still as poor as ever. Disappointed, he turned back and began to wonder why the crops seemed to have failed even though he had put up sufficient money for them and the farming had been facilitated by the tractor. He asked Jayant, when he met him late in the evening, whether he did not spend any money on the crops.

‘We didn’t have a cultivator,’ replied Jayant, ‘and without it our tractor was useless. We purchased one on credit, and met payments with all the money we could scrape together.’

Prabhakar became convinced that Jayant was right. Now he began to think about whether it would be reasonable to build the house, even when a big amount of money was owing on the tractor. After serious consideration, he decided that he would help them keep up the instalments; or else, as he thought, interest accrued on failed repayments would become a problem. Finally, he went to the bank next morning and made the first half-yearly payment for the tractor.

(Prabhakar’s biannual visits to his home village)

Prabhakar, as usual, continued visiting his home village every six months despite severe opposition from his wife. And every time he went to the bank or to the farm, he found that the instalment on the loan was unpaid and the crops poor. Whenever he asked his father and brothers the reason why, they would make excuses about having purchased a thrasher, a trolley or a piece of farm machinery and thus manage to hide the fact that they had been hiring out the tractor without even caring about the timely servicing and using a large part of the income for their own fancy purposes. Prabhakar fell for them every time and therefore never let them be in arrears with the loan at the cost of his happy and peaceful family life. But by the time he paid off the mortgage after five years, the tractor and the equipments had been terribly battered.

Now Prabhakar was very disappointed to find that they were back to square one. He thought of the inordinate amount of money which he had spent on them over the past seven years, of how he had been constantly warned by his wife, of how he had been making disparaging remarks about her and of how he ignored the needs of his wife and his little daughter. He finally came to the conclusion that it is impossible for a person to transform someone because it is for God to decide how they should live. In the early morning he left for Surat and decided never to return again.