# "Multi-level poverty analysis in village Akhateli, Telavi, Georgia"

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**Abstract**

The British University in Georgia conducted a survey in the village of Akhateli, located in the Telavi region in September 2023, to assess the level of poverty experienced by local families. The study revealed that households face a range of challenges, with financial difficulties being only one aspect of their struggles. While economic hardship is undoubtedly a major concern, the survey highlights that the issues families face extend far beyond just income, affecting various social and lifestyle factors.

Among the most pressing issues identified, savings emerged as the most critical concern, with the overwhelming majority of families unable to save any money for future or emergency needs. Income diversification was the second most significant challenge, with most families relying on a single source of income. Lack of time and resources for recreational activities ranked third, as many families struggle to afford or find the time for enjoyable activities, whether within their own households or as part of broader social interactions. Furthermore, the survey found limited participation in group activities, and very few families had developed long-term life plans or goals.

**Keywords:** Multidimensional poverty, Household well-being, Financial resilience, Income diversification, Economic vulnerability, Poverty measurement, Social exclusion, Capabilities approach.

| NUMBER OF FAMILIES PER INDICATOR | | | | |
|---|---|---|---|---|
| **INDICATOR** | **GREEN** | **YELLOW** | **RED** | **RED + YELLOW** |
| Income | 0 | 10 | 16 | 26 |
| Savings | 0 | 1 | 25 | 26 |
| Budget | 0 | 10 | 16 | 26 |
| Insurance | 1 | 16 | 9 | 25 |
| Diversification | 2 | 5 | 19 | 24 |
| Agricultural production | 2 | 10 | 14 | 24 |
| Family needs | 1 | 16 | 8 | 24 |
| Roads | 3 | 15 | 8 | 23 |
| Generate income | 3 | 9 | 14 | 23 |
| Entretainment | 3 | 4 | 19 | 23 |
| Participation | 4 | 3 | 19 | 22 |
| Entrepeneurial Spirit | 5 | 12 | 9 | 21 |
| Nutritious Diet | 6 | 16 | 4 | 20 |
| Bathroom | 6 | 14 | 6 | 20 |
| Vaccines | 7 | 10 | 9 | 19 |
| Housing conditions | 7 | 11 | 8 | 19 |
| Influence on public sector | 8 | 4 | 14 | 18 |
| Reproductive Health | 4 | 7 | 10 | 17 |
| Credit | 11 | 3 | 12 | 15 |
| Separate rooms | 11 | 8 | 7 | 15 |
| Debts | 12 | 3 | 11 | 14 |
| Self-esteem | 13 | 8 | 5 | 13 |
| Kitchen | 14 | 7 | 5 | 12 |
| Autonomy | 14 | 11 | 1 | 12 |
| Health Service | 15 | 6 | 5 | 11 |
| Transportation | 15 | 8 | 3 | 11 |
| Higiene | 16 | 6 | 4 | 10 |
| Refrigerator | 16 | 8 | 2 | 10 |
| Phone | 16 | 10 | 0 | 10 |
| Information | 17 | 9 | 0 | 9 |
| Diversity | 16 | 3 | 6 | 9 |

| | | | | |
|---|---|---|---|---|
| Electricity | 19 | 7 | 0 | 7 |
| Supplies | 10 | 4 | 3 | 7 |
| Human rights | 16 | 5 | 1 | 6 |
| Voting | 20 | 3 | 3 | 6 |
| Child labor | 14 | 5 | 0 | 5 |
| Water | 23 | 3 | 0 | 3 |
| Garbage | 25 | 1 | 0 | 1 |
| Personal Safety | 25 | 1 | 0 | 1 |
| House security | 25 | 1 | 0 | 1 |
| Read and write | 25 | 0 | 1 | 1 |
| Id | 26 | 0 | 0 | 0 |
| Enrollment | 20 | 0 | 0 | 0 |

* This table is a visual representation of the survey. Each respondent family was asked to evaluate their conditions in each indicator, listed in this table. Green means that there is no issue, yellow means that there is some issue and red means that there is an issue. Description and result for each indicator is provided in the article.

**Introduction**

Poverty is often perceived through the narrow lens of income, but the realities experienced by families living in poverty are far more complex. In September 2023, the British University conducted a field study in the village of Akhateli, located in the Telavi region, to explore the multidimensional nature of poverty and its impact on rural households. By surveying 26 families and analyzing their responses across 43 indicators, the research aimed to move beyond traditional economic metrics and uncover deeper, structural issues that affect household well-being.

The study found that while financial hardship remains a core challenge, families in Akhateli also face serious limitations in areas such as savings, income diversity, and access to recreational and social opportunities. These findings underscore the importance of viewing poverty not only as a lack of money but as a lack of resilience, planning capacity, and social integration. This introduction sets the stage for a deeper exploration of poverty's many dimensions, guided by a combination of empirical data, theoretical frameworks, and a review of recent academic literature.

**Literature Review**

The academic understanding of poverty has evolved significantly over recent decades, expanding beyond monetary deprivation to include the multidimensional deprivation of capabilities that prevent individuals from realizing their full potential (Sen, 1993; Alkire, 2002). This conceptual shift underlines a broader recognition that poverty is not solely an economic issue, but a deeply embedded political and institutional problem. The COVID-19 pandemic, which thrust an estimated 150 million people into extreme poverty (World Bank, 2020), further underscored the urgency of rethinking poverty alleviation strategies in light of governance, political structures, and institutional capacities.

Recent literature emphasizes that effective poverty reduction requires more than financial redistribution; it demands transformative changes in political systems and institutional frameworks that perpetuate exclusion, inequality, and marginalization (Wang & Guo, 2022). This perspective aligns with the emerging field of "poverty governance," which examines how political arrangements, state capabilities, and governance quality shape anti-poverty outcomes.

Brady and Burton (2016) point out that political science has historically under-engaged with poverty studies, despite the fact that politics plays both a causal and remedial role in addressing poverty. Wang and Guo (2022) categorize the political science literature on poverty into three major streams: institutional approaches, distributive politics, and governance reforms.

Institutional Approaches to Poverty Reduction investigates how political regimes, bureaucratic configurations, and institutional designs influence the effectiveness and equity of poverty reduction efforts. Drawing from new institutionalism, scholars in this tradition explore how variables such as political party systems, administrative agencies, judicial institutions, and civil society shape welfare policies (Brady, 2009; Iversen & Soskice, 2006; Allan & Scruggs, 2004). Evidence suggests that democracies with strong labor unions and left-leaning political parties tend

to favor more redistributive policies, reflecting a broader commitment to social equity and inclusive development.

Distributive Politics in Electoral Contexts, another important body of literature, focuses on the political use of anti-poverty programs, particularly in electoral democracies and hybrid regimes. Scholars such as Golden and Min (2013) and Stokes et al. (2013) show that poverty relief is often strategically allocated to maximize electoral gains rather than address actual needs. Politicians may prioritize swing voters, loyal constituencies, or specific ethnic groups, using poverty alleviation as a tool of clientelism. This dynamic is evident not only in democratic contexts but also in competitive authoritarian regimes, where political elites use welfare distribution to maintain support and suppress dissent (Blaydes, 2010; Lust, 2009). These findings reaffirm Lasswell's classic political question—"who gets what, when, and how"—as central to understanding the politics of poverty.

Governance Quality and Institutional Reform, a third and increasingly influential stream of research, emphasizes the critical role of governance quality—defined by transparency, accountability, and citizen participation—in shaping poverty outcomes. Studies have demonstrated that good governance is essential for the design and delivery of effective poverty reduction strategies, especially in developing and aid-dependent contexts (Grindle, 2004; Jindra & Vaz, 2019; Ross, 2006). International donors have increasingly tied aid disbursement to governance benchmarks, promoting neoliberal reforms aimed at improving institutional efficiency. However, the effectiveness of these externally driven reforms remains contested, particularly when they fail to address deeper structural inequalities and political resistance (Schneider, 1999).

Targeted Poverty Alleviation (TPA) has gained prominence in recent years, particularly through China's highly publicized and state-directed efforts to eradicate extreme poverty. TPA emphasizes precision, data-driven decision-making, and localized program delivery, aiming to tailor interventions to specific households and communities. While TPA marks a departure from universal welfare approaches, it also reveals potential limitations. As Wang and Guo (2022) argue, without reforms to political institutions and governance systems, even the most well-targeted policies risk being captured by local elites or undermined by weak implementation.

Poverty as a Political Construct increasingly converges on the understanding that poverty is deeply political. The conditions that give rise to poverty, as well as the mechanisms that sustain or alleviate it, are shaped by political choices, institutional arrangements, and power relations. The adage "Mountains do not make money — people and infrastructure do" encapsulates this reality:

meaningful poverty reduction hinges on investing in human potential and building systems that empower, rather than exclude.

This multidimensional, governance-oriented understanding of poverty challenges traditional economic determinism and invites a more integrated framework for research and policy. It underscores the necessity of viewing poverty not merely as a lack of income but as a symptom of systemic disempowerment that can only be addressed through robust, accountable, and participatory political institutions.

**Theory**

Traditional measures of poverty centered on income fail to capture the lived realities of rural households. Poverty extends beyond financial deprivation to include limitations in planning, opportunity access, and psychological well-being. This aligns with Amartya Sen's (1993) capabilities approach and the multidimensional poverty framework proposed by Alkire (2002), which highlight that true well-being is about the freedom to live a life one has reason to value—not just economic sufficiency.

Further, poverty must be recognized as a political and institutional phenomenon, shaped by governance systems that influence both the causes and the solutions. The literature increasingly treats poverty as a political construct (Wang & Guo, 2022), where the distribution of power, access to services, and state capacity significantly affect outcomes. Governance quality—including transparency, participation, and institutional accountability—determines the effectiveness of poverty alleviation strategies (Grindle, 2004).

Household well-being and resilience are shaped by interrelated dimensions, including: Financial Practices: Budgeting, saving, debt management; Risk Mitigation: Insurance, safety nets, community support; Resource Ownership: Land, livestock, small businesses; Infrastructure Access: Roads, markets, transport, internet; Capabilities: Skills, education, health, life planning; Mindset and Agency: Aspirations, entrepreneurial attitude, belief in change.

These dimensions form a dynamic system where the absence of one can erode the effectiveness of others. For example, life planning without access to infrastructure remains aspirational rather than actionable. This supports an integrated resilience model, where capability, access, and mindset work in tandem to enable long-term well-being.

Income diversification, agricultural productivity, and risk pooling are central to economic security in rural areas. Households that rely on a single income stream remain disproportionately exposed to external shocks (weather, market price changes, illness). A lack of insurance or social protection magnifies this risk. This observation aligns with prescriptive calls in the literature for state-backed resilience programs that go beyond cash transfers to build adaptive capacity.

Malnutrition and poor health undermine a household's labor capacity, cognitive bandwidth, and ability to plan for the future. These are not just consequences of poverty but active constraints on a family's capacity to build resilience. Addressing them is central to creating a feedback loop between well-being and agency.

Poverty is Multidimensional: Not defined by income alone, Interdependent: Built through synergy between resources, mindset, and capability, Structurally Conditioned: Dependent on infrastructure and governance systems and Politically Mediated: Enabled or constrained by political choices and institutional frameworks.

**Methodology**

This study employed a survey methodology to assess the level of poverty among 26 families. Data was collected through structured interviews using a questionnaire designed to evaluate poverty across 43 specific indicators. These indicators were initially developed by Martin Burt, the founder of Fundación Paraguaya, and later adapted to the Georgian context by the British University in Georgia to ensure relevance and accuracy in capturing local socio-economic conditions.

Each of the 43 indicators was designed to measure different dimensions of poverty, including income, savings, access to services, housing quality, and overall well-being. During the interviews, participants were asked to rate the severity of each issue on a color-coded scale: green for no experience of the issue, yellow for partial experience, and red for full experience. This system allowed respondents to indicate the extent to which each indicator was relevant to their family's situation, providing a nuanced understanding of the poverty experience within each household.

The data collected was then analyzed using summary statistics to present the findings. These statistics were used to identify patterns and trends across the 26 families, highlighting the most prevalent and severe issues faced by households. The use of color-coding for indicator severity

allowed for an easily interpretable classification of the intensity of poverty-related challenges, which informed the analysis and interpretation of results.

By adapting the poverty indicators to the local context, the study ensured that the assessment reflected the realities and challenges specific to Georgian families. The findings offer valuable insights into the socio-economic conditions of the sample population, providing a foundation for further research and policy development aimed at addressing poverty in Georgia.

## Indicators and findings

### Income Indicator: Measuring Economic Well-Being

The income indicator evaluates a household's economic well-being by assessing whether its income covers basic needs—such as food, shelter, clothing, and healthcare—and, to some extent, wants. It considers subjective perceptions shaped by family circumstances, geographic location, and the local cost of living. Rather than relying on a fixed standard, it reflects how well families can meet both necessities and non-essential expenses.

According to findings, 62% of families fall below the threshold of economic stability, unable to cover essential needs like clothing or medical care. This shows a significant portion of the population is financially insecure. Meanwhile, 38% of families manage to meet their basic needs but are still constrained from covering other expenses or saving, limiting their financial flexibility.

Crucially, none of the families have enough income to afford discretionary spending—like vacations or dining out—highlighting widespread economic vulnerability. Even those who meet basic needs do not enjoy the financial freedom necessary for a fulfilling lifestyle. These insights show that most families are stuck in survival mode, with little room to advance or improve their living conditions.

### Saving Indicator: A Measure of Financial Resilience

The saving indicator reflects a household's ability to put aside income for emergencies or future use. Savings play a vital role in providing financial security, allowing families to manage

unexpected expenses, invest, or make significant purchases without relying on credit. The indicator considers both ongoing saving habits and whether households have saved in the last six months.

Findings show that 96.2% of families have no savings, indicating widespread financial vulnerability. These families live paycheck to paycheck without a buffer for emergencies. Only 3.8% have informal savings—held at home or with informal institutions—offering limited protection and none of the benefits of formal financial services like interest or insurance. This near-total absence of savings shows a fragile financial ecosystem, where most households are unprepared for unexpected financial challenges. Without the ability to save, these families face increased risk of hardship during emergencies or income disruptions.

**Budgeting: The Foundation of Financial Management**

Budgeting helps households manage income effectively across essential and discretionary expenses. It provides clarity, enabling better decision-making and helping families stay on track with financial goals. Budgeting also serves as a preventive tool, protecting families from overspending and allowing them to respond better to financial surprises.

Budgeting methods vary—from tracking expenses monthly to creating detailed plans with projections and savings goals—but the key is consistent monitoring and adjusting spending habits to meet both short- and long-term needs.

Survey results show that 62% of families lack a structured budget to track income and expenses. An additional 38% have a budget, but it excludes daily expenses, suggesting minimal oversight. None of the families track spending daily, missing a critical opportunity to control cash flow.

This lack of detailed financial planning makes it harder for families to make informed decisions, save money, or prioritize spending. The results point to a need for improved financial literacy and support for building basic budgeting skills, which could significantly enhance household stability.

**Insurance: A Safety Net Against Financial Shocks**

Insurance provides essential protection against unpredictable events, such as illness, accidents, property damage, or loss of income. Health insurance helps cover medical expenses, while supplemental policies—like life, home, or car insurance—address other risks. Together, they offer peace of mind and financial protection during emergencies.

The survey revealed that 35% of families have no health insurance, exposing them to high potential healthcare costs. Another 62% have only health insurance, lacking broader protection against other forms of risk. Just 3% have comprehensive coverage, including health and supplemental insurance.

These numbers show that while many families have some health protection, most remain underinsured. Without broader insurance coverage, families are vulnerable to unexpected expenses that can lead to financial hardship. Expanding access to affordable, comprehensive insurance could significantly reduce household risk and improve financial resilience.

**Income Diversification: Strengthening Household Security**

Income diversification refers to earning income from multiple sources, such as wages from different family members, remittances, government transfers, rental income, or asset sales. This reduces reliance on a single income stream and enhances a family's ability to withstand financial shocks.

Households relying on one income source are more vulnerable. If that source fails—due to job loss, illness, or business failure—families may face severe financial stress. In contrast, diversified income streams provide a safety net and open opportunities for saving, investing, and long-term financial growth.

Survey data shows that 73% of families rely solely on one income source, increasing their risk during economic disruptions. Only 19% have partially diversified income, and just 8% have fully diversified income—typically through contributions from multiple family members.

These findings emphasize the importance of income diversification in strengthening household resilience. Families with limited income streams are more likely to fall into poverty during crises. Supporting income diversification—through employment opportunities, access to financial services, or entrepreneurship—could be a key strategy for improving household stability.

**Agricultural Production and Family Resilience**

Agricultural production reflects a household's ability to grow food or raise livestock for consumption or income. Especially in rural areas, it provides both sustenance and economic

opportunity. Families with land or livestock can reduce reliance on volatile food markets and external sources by producing their own food and selling any surplus. This ownership contributes to economic stability and allows investments in other essential areas like education or healthcare.

However, many rural households lack access to land or livestock, making them reliant on purchasing food. This creates a financial burden and heightens vulnerability to food insecurity. Without agricultural assets, families are more susceptible to poverty due to limited means of producing food or generating income.

Survey findings show that 54% of families do not own land or livestock, making them entirely dependent on markets. 38% own land but farm only for subsistence, meeting basic food needs but with no surplus to sell. This limits their ability to invest or save, although it still offers a degree of food security. Just 8% of families own land and farms that produce both for consumption and for sale. These families benefit from food security and income, placing them in a more stable economic position.

The data reveals a gap in access to agricultural resources. Expanding access to land and livestock could significantly improve food security and economic resilience for vulnerable families.

**Family Needs and Life Planning**

Family well-being extends beyond immediate needs—such as food, shelter, and clothing—and includes aspirations for financial security, education, and personal development.

Addressing these needs requires families to plan across short-, medium-, and long-term horizons. Short-term needs often focus on survival (e.g., buying food or paying bills). Medium-term goals might include saving for education or healthcare. Long-term goals can involve home ownership, retirement, or skill development.

Strategic life planning helps families set goals, prioritize resources, and work steadily toward improving their circumstances. Without such planning, families may remain trapped in cycles of poverty, unable to progress beyond daily survival.

According to the survey, 69% of families reported having no plan to improve their conditions and believed they were unable to do so. This group is likely caught in a survival mindset, with no clear pathway forward. 27% believe improvement is possible but lack a concrete plan for

the next six months or more. These families have aspirations but lack the structure or support to pursue them. Only 4% have both the belief and a structured mid- or long-term plan.
These families are better equipped to navigate challenges and seize growth opportunities.

The findings suggest a strong need to foster life planning among families, providing guidance and tools to help them envision and work toward better futures.

**Road Access and Infrastructure**

Road quality and access play a critical role in connecting families to jobs, markets, schools, and essential services. In rural communities, poor road infrastructure can cause isolation, especially during adverse weather, when unpaved roads may become unusable.

Reliable roads reduce transportation costs, enhance emergency response, and improve access to services, ultimately contributing to a higher quality of life and better economic opportunities. Conversely, inadequate infrastructure increases financial and social vulnerability, especially for families without private vehicles.

The survey reveals that 31% of families lack paved access to the highway to Telavi and rely on dirt roads, which are difficult to traverse during rain. These families face barriers in reaching jobs, schools, or healthcare, particularly during bad weather. 65% have paved roads, but these require rehabilitation. While better off than those with dirt roads, these families still experience difficulties such as vehicle damage or delayed access to services. Only 4% have newly paved asphalt roads, ensuring smooth travel and easier access to opportunities.

This data underscores the importance of investing in road infrastructure to reduce isolation and promote inclusive development.

**Income Generation and Employment**

Income generation—through employment or entrepreneurship—is fundamental to household stability. Families with professional skills, certifications, or businesses are more likely to achieve financial independence and resilience. Skill development enhances employability, while entrepreneurial activities offer alternative or supplementary income sources.

However, many families lack access to such opportunities. Without professional training or capital for a business, households often rely on low-paying informal jobs or seasonal work, which leads to unstable incomes and economic insecurity.

The survey shows that 54% of families have no members with professional certification or business ventures. These households are limited in their earning potential, often relying on precarious work to meet basic needs. 35% have at least one member with a professional qualification. While this improves their chances of accessing formal employment, many still struggle with underemployment or insufficient earnings. Some families own businesses, but their income is too low to support the entire household. 11% of families are in the best position, with at least one member possessing professional qualifications and/or running a business that provides a stable income. These households are better able to cover expenses and invest in the future.

The findings reveal substantial income-generation challenges across the community. While a minority can sustain themselves through skilled work or business, the majority lack the tools or opportunities to improve their economic standing.

**Entrepreneurial Spirit, Nutrition, and Sanitation: Key Indicators of Family Well-being**

An entrepreneurial spirit is a mindset driven by initiative, creativity, resilience, and the willingness to take risks and improve one's circumstances. People with this mindset are proactive problem-solvers who view challenges as opportunities and seek new ways to grow, whether through business ventures, skill-building, or innovative solutions in everyday life. This attitude is especially vital in environments with limited opportunities, where entrepreneurial thinking can become a path to self-sufficiency and social mobility.

However, not all families have the conditions to nurture this spirit. Barriers such as lack of education, resources, or confidence can prevent individuals from pursuing change. Survey data reflect this divide: 35% of families believe change is impossible and avoid challenges, indicating a passive outlook. In contrast, 46% of families have at least one entrepreneurial member willing to seek better outcomes. Notably, 19% of families have multiple entrepreneurial individuals who collaborate and support one another, increasing their chances of success. These findings underscore the need to empower more families with tools, support, and belief in their capacity to create change.

Nutrition is another key factor in family well-being. A healthy diet is essential for growth, development, and disease prevention. It should include a variety of nutrients from vegetables, fruits, proteins, grains, dairy, and fats. Yet, access to nutritious food remains uneven. Many families, especially in low-income areas, face challenges due to limited income, high food prices, or lack of access to fresh produce.

Survey results reveal that 15% of families experienced food insecurity—missing meals or going to bed hungry. Another 61% eat three meals a day, but with limited variety, often missing essential food groups like meat, dairy, or vegetables. Only 24% of families consistently consume a balanced diet with all key nutrients. This lack of dietary diversity can have serious long-term effects, particularly on children, contributing to malnutrition and chronic health conditions. Addressing food access and affordability, alongside nutrition education, is vital to closing this gap.

Sanitation is equally critical. A proper bathroom ensures hygiene, privacy, and protection from disease. Essential components include a functioning toilet, water cistern, enclosed space, and a sewage system. Poor bathroom conditions can lead to health problems, environmental contamination, and psychological discomfort, especially for women and children.

According to the survey, 23% of families lack access to a fully sanitary bathroom—missing essential components or relying on unsafe structures. Another 54% have partially adequate facilities, but still face issues like poor privacy or incomplete water systems. Only 23% of families enjoy fully functional, secure bathrooms. The lack of proper sanitation infrastructure for the majority of households highlights an urgent need for investment in safe, hygienic facilities.

Together, these three indicators—entrepreneurial spirit, nutrition, and sanitation—paint a clear picture of the challenges many families face. Strengthening each of these areas through targeted support and infrastructure improvements can significantly enhance family resilience, health, and opportunity for a better quality of life.

**Vaccination**

Vaccination is essential to public health, protecting individuals and communities from dangerous diseases. In Georgia, the Ministry of Labor, Health, and Social Protection mandates certain vaccines—such as those for tuberculosis, polio, diphtheria, tetanus, meningitis, measles, mumps, rubella, and chickenpox—based on age. Although not mandatory, COVID-19 vaccination is highly recommended.

Vaccines build immunity and prevent severe illness. Children benefit from protection against diseases like pneumonia and meningitis, while adults gain from booster shots and vaccines like HPV, which reduces cancer risk. When entire families are vaccinated, community immunity is strengthened, protecting those who cannot be vaccinated.

Despite the benefits, vaccination rates are affected by healthcare access, misinformation, cultural beliefs, and logistics. Survey results show that in 35% of families, only one member is vaccinated—signaling low coverage and potential health risks. In 38% of families, all but one are vaccinated, showing moderate uptake but still leaving some vulnerable. Only 27% of families are fully vaccinated, reflecting optimal protection.

**Housing Conditions**

Safe housing is key to health and safety. A proper home includes a sturdy roof (e.g., tiles, concrete), strong walls, durable floors (e.g., wood, tile), and secure doors and windows. Such homes protect against environmental risks and support family well-being.

Survey results show that 31% of families lack basic safe housing features, exposing them to climate and security risks. Another 42% are missing just one of the essential features—still affecting comfort and safety. Only 27% of families live in homes that meet all safety criteria, giving them better protection and resilience.

**Influence in Public Life**

Influence in public life reflects a family's ability to address shared issues by interacting with government bodies. This includes identifying public concerns, applying for help, and following up through official processes.

According to the survey, 54% of families identified problems but did not seek government help, possibly due to mistrust, lack of knowledge, or perceived inefficiency. 15% applied but didn't follow through, indicating potential discouragement or lack of support. Only 31% fully completed the process, showing persistence and engagement.

**Reproductive Health**

Reproductive health includes family planning, gynecological care, prenatal monitoring, and sexual health awareness. These measures ensure well-being, prevent complications, and support healthy pregnancies.

Survey data shows that 38% of families do not engage in any reproductive health practices. Reasons may include lack of access, awareness, or cultural stigmas. About 27% engage in most practices but skip one key component, showing partial awareness. Meanwhile, 35% practice all aspects, reflecting strong health commitment and care.

**Access to Credit**

Credit access enhances financial resilience and supports growth. It involves obtaining loans from formal sources (e.g., banks) or informal ones (e.g., family), and having the ability to manage without needing credit.

According to the survey, 46% of families couldn't access credit in the past year despite needing it. This may be due to poor credit history or lack of financial knowledge. 11% accessed only informal credit, which often involves high interest and risk. The remaining 43% either accessed formal credit or managed without needing it, suggesting stronger financial stability.

**Bedroom Availability**

Adequate personal space improves quality of life. Ideal bedroom conditions include no more than two people per room and individual space for children when desired. Overcrowding, defined as three or more people sharing one room (excluding children under two), negatively affects mental well-being and family relationships.

Survey findings reveal that 27% of families live in overcrowded conditions, with three or more people in a bedroom. Another 35% share rooms with two or fewer people, but younger members lack their own space. Only 38% of families have bedrooms that ensure privacy and personal space.

**Debt Management**

Debt management affects whether families can meet essential needs without compromising long-term well-being. Well-managed debt enables stability and planning, while unmanaged debt can cause financial and emotional stress.

Survey data shows that 46% of families are overwhelmed by debt, struggling to afford basic needs like food and healthcare. Another 8% manage their debt but are vulnerable to disruption. The remaining 46% are financially stable, either debt-free or able to manage obligations without affecting daily life.

**Self-Esteem**

Self-esteem influences decision-making, ambition, and relationships. High self-esteem supports personal development, while low self-esteem can lead to social withdrawal and hinder progress.

**Safe Kitchen Environments**

A safe, well-equipped kitchen is essential for healthy living. Proper kitchens protect families from fire hazards and emissions linked to unsafe fuels like wood or charcoal. Key features include elevated, ventilated areas and clean energy sources like gas or electricity, which reduce health risks and improve cooking efficiency.

- 15% of families use unsafe fuels, facing high risks from smoke and fire.
- 30% cook outdoors or with non-harmful fuels but lack proper indoor setups, which affects safety and convenience.
- 55% cook in safe, ventilated spaces with gas and proper ovens, minimizing risks and ensuring comfort.

**Family Autonomy**

Autonomy refers to the ability to make personal and family decisions independently. It involves control over choices, active participation in decisions (e.g., finances, education, voting), and confidence in those choices. Autonomy is crucial for empowerment and well-being.

- 3% of families report low autonomy, with members feeling excluded from decisions.
- 42% exercise partial autonomy, making choices but often prioritizing others' preferences.
- 55% enjoy full autonomy, making confident, self-aligned decisions.

**Access to Health Services**

Health access includes basic care (checkups, vaccinations), specialized treatment, emergency services, and affordability. Reliable healthcare is key to family well-being.

- 19% of families cannot access needed health services due to cost or poor infrastructure.
- 23% can access care but face financial hurdles affording medicines or specialized treatment.
- 58% access all necessary services, including medications and specialized care.

**Transportation Access**

Transportation supports access to work, school, and services. Families benefit from private vehicles or reliable public transport.

- 11% lack private transport and must walk up to 30 minutes to reach public transport, causing delays and inconvenience.
- 23% rely on irregular public transport, facing long wait times and scheduling challenges.
- 66% have either private transport or reliable public options, enabling timely and flexible travel.

**Hygiene Practices**

Hygiene is vital for preventing disease and maintaining health. Key resources include water, soap, and antiseptics, especially important during health crises like COVID-19.

- 15% of families lack access to basic hygiene items, increasing infection risk.
- 23% have resources but don't use them regularly, limiting protection.
- 62% have and use hygiene items consistently, ensuring better health outcomes.

**Access to Household Appliances**

Appliances like refrigerators, washing machines, microwaves, and TVs improve daily living by supporting hygiene, food storage, and leisure.

- 3% own only one key appliance, limiting convenience and increasing manual workload.
- 30% own two, offering moderate comfort and functionality.
- 67% have more than two, indicating strong access to modern conveniences.

**Phone Service Access**

Phone access ensures communication for education, work, and emergencies.

- All families have a phone.
- 38% use it infrequently, likely relying on it only for essential communication.
- 62% use phones regularly, integrating them into daily life for work, school, and support systems.

**Access to Information**

Information access, through TV and the internet, is essential for learning, staying informed, and participating in modern life.

- All families have at least one source (TV or Internet).
- 34% rely solely on TV, limiting access to digital resources.
- 66% have both TV and internet, expanding access to education, news, and global content.

**Cultural Diversity and Equal Treatment**

Respect for diversity—across religion, ethnicity, gender, language, and more—is key to an inclusive society.

- 23% believe in multiple reasons to treat people differently, suggesting bias.
- 11% support equality in most cases but allow exceptions.

- 66% strongly support equal treatment for all, regardless of personal characteristics.

**Electricity Access**

Electricity is crucial for lighting, cooking, heating, and powering appliances. Stable and legal access ensures household safety and comfort.

- All families have electricity.
- 27% experience instability or frequent power outages.
- 73% enjoy consistent, uninterrupted service, allowing full use of home appliances and lighting.

**Voting and Civic Engagement**

Voting is a core democratic right and responsibility, allowing citizens to influence decisions and select representatives. High voter turnout strengthens democratic legitimacy and reflects civic engagement. However, various factors can affect participation, such as accessibility, trust in institutions, and perceived election importance. Survey findings show that in 15% of families, no one voted in the last election—indicating disengagement or barriers to participation. In another 15%, only some adults voted, suggesting partial engagement. Encouragingly, 70% of families reported full participation in past elections.

**Child Labor**

Child labor harms children's development, health, and education. Work that does not interfere with education—like helping with chores or family businesses—is not classified as child labor. Findings show no families reported children under 14 working without attending school. In 19% of families, children work but continue schooling, likely assisting in non-hazardous tasks. In 81% of families, children do not work at all, allowing them to focus on education and development.

**Access to Clean Water**

Safe water is essential for health, hygiene, and well-being. All surveyed families use drinkable water, indicating universal access to safe sources. 11% rely on wells or tanks—functional but less convenient. The remaining 89% have uninterrupted water access via faucets, ensuring reliable supply for daily needs.

**Garbage Disposal**

Proper waste management is key to public health and environmental cleanliness. None of the families reported burning trash, an unsafe and polluting practice. Only 3% experienced delays in municipal waste collection, while 97% have regular, timely disposal services—indicating effective municipal systems in place.

**Personal Safety**

Feeling safe from violence is vital for a productive life. No families reported violence severe enough to prevent work. In 3% of families, someone experienced violence, but it did not disrupt their work—highlighting isolated incidents rather than widespread safety issues.

**House Security**

Protecting homes from theft or violent attacks is crucial for family well-being. Only one family experienced a robbery, but with minor financial loss (less than a week's wages). No families suffered significant losses, suggesting stable security conditions in most households.

**Literacy**

Literacy empowers individuals to access information and engage in society. Among those aged 15 and older, 3% of families include someone who cannot read or write. In all other families, everyone is literate, indicating high overall literacy and strong foundations for personal and civic development.

**Possession of ID**

Having a valid ID enables access to public services, voting, and legal protection. All surveyed families reported that every member possesses a valid ID, suggesting no bureaucratic or legal barriers to civic participation or service access.

School Enrollment

Education is a right and key to future opportunity. All children aged 6–18 across the surveyed families are enrolled in school, showing full access to education and high community commitment to learning.

**Conclusion**

This study conducted multi-level poverty analysis in a village in Kakheti. The results show that poverty cannot be tackled with simple and linear solutions. Poverty is complex and many indicators and factors affect well-being of a family. In the case of this study, three primary challenges families have in Akhateli are the lack of savings, income diversification and time and resources for recreational activities. One might overlook the importance of recreational activities, but having resources other than financial, such as time, social skills, friendly neighborhood, a sense of belonging in a community, are crucial in overall well-being of a person and a family. Due to the fact that poverty is frequently approached from economics standpoint, its definitions and solutions usually concentrate on economics. But, other aspects are similarly significant for a person who feel "well" and satisfied.

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