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# **The Socio-Economic Status of Women in the Urban Slums of India**

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## SOCIO-ECONOMIC STATUS OF WOMEN IN THE URBAN SLUMS OF INDIA

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## PREFACE

The Indian Economy has been transforming, and is now poised to take over China as the leading developing country in the world in terms of its pace of development. (Sharma, 2011) While this is by no measure bad news for a country, it does pose specific problems, an interesting ones at that, where huge masses of traditional inhabitants are now faced with an ‘upturning’ of their familiar cities and constructs as never before. Of particular interest is those who reside in the slums of India, especially within the urban districts. More specifically, the women of the urban slums, encapsulated within their traditional and conservative role, have the most adjusting and adapting to do in this rapidly expanding Indian economy.

This paper will seek to delve in to the Socio-Economic status of the women in these Urban Slums as we seek to examine the nature of the growth and development on their lives, and how the transformation has been unique for them, analyzed both from a theoretical and individualist realism approach.

This paper will seek first to introduce poverty and its perpetual presence in the globalized environment. Both the social and economic scenes are set out in their parameters for later discussion on its peculiarities for women. At the beginning of this segment, the social construct of the urban areas in India and the nature of urbanization which occurs is set out. The theoretical basis for analysis is also laid. The second component of this segment will involve the economic construct of the urban areas in India, its developments and the changing economic environment. Posited upon these two hinges of the social construct of the urbanized areas and the economic construct of the urbanized areas, the primary focus of this paper will then be had, as the attention will turn to the peculiarities of both of these systems for women. Their social role in an evolving society as women in the slums will be examined, the impact of the caste system on their role in this environment. Their economic prospects will then be examined, as both the future and present circumstances are discussed. The nature of entrepreneurship and the nature of education for women, both young and old, in these urban slum will be discussed with the basis of individuals’ actual experiences, collected from discussions with the women of the urban slums.

The paper will then speak briefly on the considerations and deduced conclusions about their future as women in this unique scenario, of a rapidly growing economy and an evolving society, as the cornerstone of conservatism of a society of extremely diverse and truly dazzling culture.

## INTRODUCTION

Poverty has always been one of the most interesting phenomena to observe. Why do some people advance and why are others 'left behind?' This has been one of the perpetually present questions of humanity and one that has puzzled philosophers, sociologists and economists alike for as long as the conscious man in a complex society has been in existence. Indeed, some schools of thought even suggest that it is that 'complex society' which contributes to the nature of abject poverty. This is no truer than in the complex construct of the urban society. Great ancient Philosopher Aristotle cited, in one his famous quotes on poverty, that 'Poverty, is the parent of revolution and that of crime.' Since then, a great lot of work has been done on the nature, the causes, the construct and the very rubric of society which characterizes the poor. It can only leave one to wonder, if the Biblical passage in Deuteronomy 15:11 still is the most profound and truest explanation for poverty and that the cause and solution to the complex problem lies bare in front of our eyes. The passage reads 'For there will never cease to be poor in the land. Therefore I command you, 'you shall open wide your hand to your brother, to the needy and to the poor, in your land.' (James) In addition to its obvious historical importance in a delineation of the historical presence of poverty, what is found to be of a particular interest about this, is that even the most theological of perspectives, there is acknowledgement by God on society and its construct, relevant to the prevalence of not only the perpetual presence of the impoverished, but commentary of the nature of the vast inequality which will continue to characterize a society.

Thousands of years of course have passed from when it was revealed to Abraham in the great writings, that such is the nature of the poor. In the millenniums that have elapsed, we as a humanly specie have been able to create complex economic systems, financial markets, machines to fly, walked on the moon, and cure just about any disease which we have been confronted with. But yet, even in the face of all this rapid advancement, we still have not even been able to cure of alleviate the massive number of people who have been impoverished. Still, yearly, 1.2 Billion people are suffering from extreme hunger and 865 million, still live on less than a \$0.99USD yearly. (Food and Agriculture Organization, 2009) and, at the current rate, it does not appear as if we are underway to achieving the very first of the celebrated Millennium Development Goals, 'To Eradicate Extreme Hunger and Poverty.'

In the urban area, an area characterized by the very pace of its economic development and the nature of its infrastructure, an interesting backdrop is provided for analyzing the juxtaposition of poverty. Much theoretical work has been done on the nature and characteristics of an urban area, which will be examined in depth later in this paper and applicability to explaining the construct of the Indian society. With regards to women in the Indian society, who are only now liberalizing from their traditional role of the house wife, their characteristics, the nature of opportunities, and how they fit in to the role of the emerging nation where there is intense competition in the labour market, will be examined as it is a tumultuous and arduous road in advancing from the stereotypical vain which they have been subjected so for so long. In India, the sheer magnitude of the interactions, socially and economically, proves to be incredible, as the country is now regarded as one of the emerging economies. An emerging economy will necessarily, invoke an evolving society to which, peculiar characteristics will surface.

Poverty showcases in different faces, and, in this paper, the face seen by the Indian women in the urban slums, will be elaborated upon as the socio-economic construct of their poverty is investigated. Firstly, however, it important to understand the nature of the urban area, and why, the poverty faced in this area is unique

## UNIT II- LAYING THE CONSTRUCT

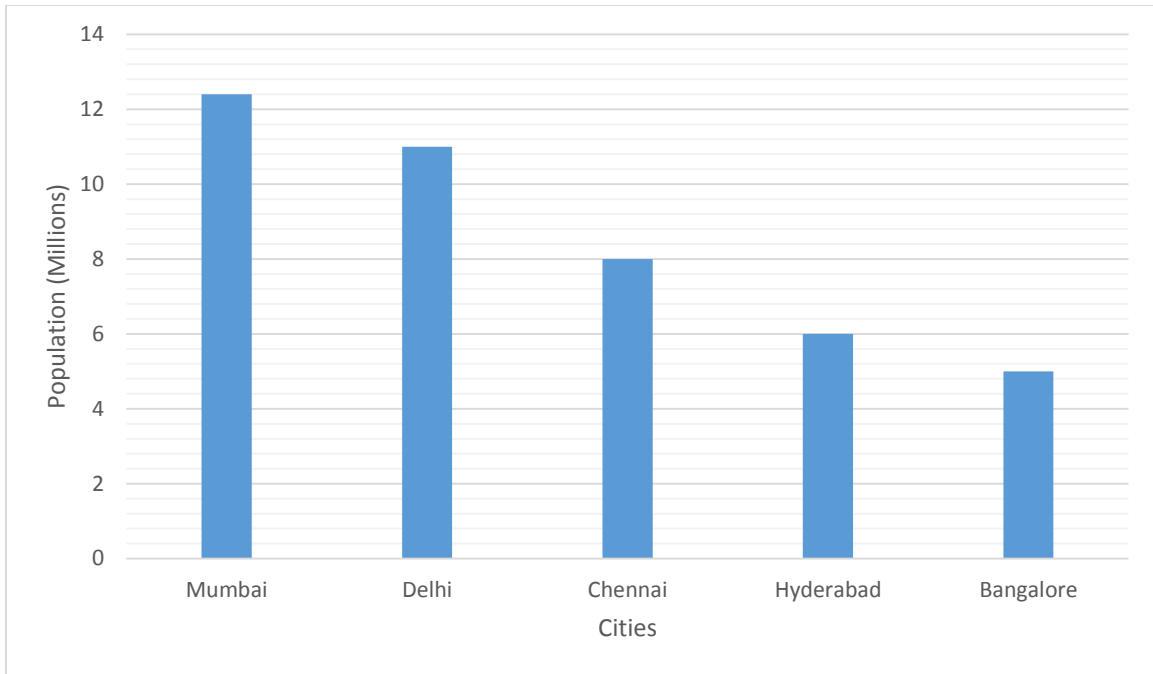
### SOCIAL CONSTRUCT- URBANISM & INDIA

The Urban Community is defined as one which is characterized by its high level of economic activity and the nature of its employment. Specifically, in India, an urban area is defined as one which satisfies the following criteria (Government of India, 2011):

- 1) All places with a municipality, corporation, cantonment board or notified town area committee, etc.
- 2) All other places which satisfied the following criteria:
  - i) A minimum population of 5,000;
  - ii) At least 75% of the male main working population engaged in non-agricultural pursuits; and
  - iii) A density of population of at least 400 persons per sq. km.

The former of which is known as a 'Statutory Town' and the latter known as a 'Census Town' for which the following areas are classified as being the most urbanized, based on population figures (Government of India, 2011):





*Figure 1-Urbanized Cities (Pop. as yardstick)*

Being the epicenter of urbanization, the researcher decided to visit the urban areas of Mumbai, of which, discussion via an interview method provided much first hand exposure in to the nature of life within the slums for these urban women, and to which, this experience has lent important insight in the penning of this paper. Much of this first hand discussion will be had, after the construct of the society and the economy has been laid, in this and the succeeding segment of the paper.

### **Literature on Urbanization and the Nature of its Evolution**

Urbanization, i.e. the process of becoming urban, has differing theoretical perspectives, sometimes disparaging in nature. It has been described as the ‘Way of Life’ adoption (Wirth, 1938) or, alternatively, as an ‘Urban Ecology’ where the survival of the fittest occurs. (Park, 1936). With regards to the development of the urbanized centers in India, the ‘Urban Ecology’ perspective is suitable for a theoretical framework. Much of the discussion in (Park, 1936) centered around an ‘Ecological Approach’ to the analysis of urbanization, for which he defines, a city as being ‘a great sorting mechanism which...infallibly selects out of the population as a whole, the individuals best suited to live in a particular region or a particular milieu.’

Moreover, much of the development which has occurred in India, has been of within such nature as many who wish to move to the city are naturally drawn to it as the 'Ecology' would have, albeit whether they are in search of higher paying jobs, increased opportunities or a better future for their children. Such occurrence however has not been without an interesting pattern which proves to embody developments of India. Urbanization can be divided in to two distinct types of occurrences where it either happens as a 'planned' urbanization scheme while others have occurred as 'organic' urbanization of which the former, as the name suggests, centers on a structured plan to create a city. (Concepts of Urban Sociology in India, 2011).

Organic urbanization however has been more prevalent in India and in the most populous cities of development, much of the urbanization which has occurred has been of this nature. An Organic city is one which adjusts and adapts as the 'Ecology' grows and conversely expands. As such, this has placed many of those who were comfortable inhabitants within a traditional city, to now find themselves amidst a bustle of rapid economic development, expansion and an evolving society, for which they may not be 'fit' to survive. This specific attribute has lead not only the womenfolk, but entire cross sections of a specific caste or age to feel displaced in some way. In (Giddings, 1993), the example of New Delhi is cited for the case of 'Third World Urbanization' where much of the 'Old City' does not follow a planned urban strategy and makeshift squatters who reside on the edge of the city will be cleared out by city authorities and makeshift huts reappearing elsewhere.

Since then of course, much development has occurred, where persons residing in these urban slums and makeshift squatters have been placed in to huge high rise buildings recently, which posits its own peculiarities for the Indian population as, impoverishment in an urbanized environment posits specific and moreover, greater challenges for those who have to adjust to the lifestyle. This will be detailed greater in the discussion segment of this paper.

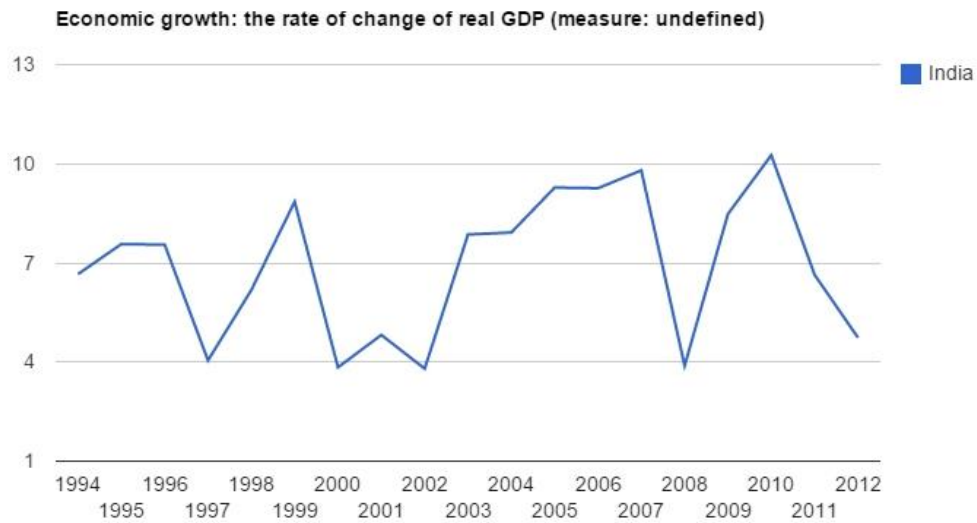
## ECONOMY & THE SOCIAL ECONOMY

Both the Indian Economy and the Social Economy, as (Sharma, 2011) adeptly describes, is difficult to fathom as he writes, 'The sheer size and diversity make it possible to assemble almost any picture of India, a melting pot for all the pitfalls, and the promise of emerging markets...' The

social economy has been described, conforming to the construct of (Hall, 1976) discussion of high context and low context society. (Hall, 1976) describes a high context society as being one which is characterized by colourful and noisy activities, with the people as being quick to make promises to which one often times cannot be depended upon. He further describes these social economies to be built around tight family oriented relationship upon which close ties are built over a long period of time in an environment where a great multitude goes unsaid, due to the adherence to social norms and values. High context societies also tend to believe deeply in tradition and history, with particular emphasis on one's family or business circle where, such an environment, contributes a great multitude to the tendency to be corrupted. As such, this can greatly impede the economic progress or growth rate, for which a specific cross section, which are vulnerable to such.

This, however, is particularly characteristic of the social economy laid out, of what occurs in India and can be specifically discussed in context for the poor with regards to their economic advancement. In (Cole, 2009), the nature of agriculture loans, given at low interest rates by the central government to the state government, upon which the lending was driven by political motives more than any economic needs, were only being used as a political tool, without much of the interest of truly advancing the farmers. It was cited in the discussion that a lot of the funding was given just before elections, conforming much to (Kaleki, 1943) Political Business Cycle Theorem. Moreover, funding, the article goes on to describe, had 'a tendency to end up in the hands of the local elite. This example has been cited, to give a brute reality of the hopelessness which persists in the vicious cycle of poverty for the Indian poor.

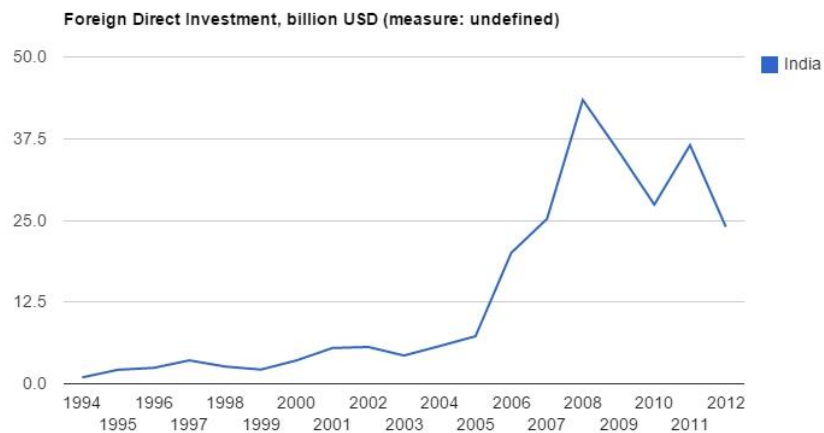
On a macroeconomic front however, the country has been performing well within the context of growth. With the economy growing at an average of 7 percent over the past 20 years, much fluctuation in the rate of growth is owing to the nature of the business cycle.



Source: TheGlobalEconomy.com, The World Bank

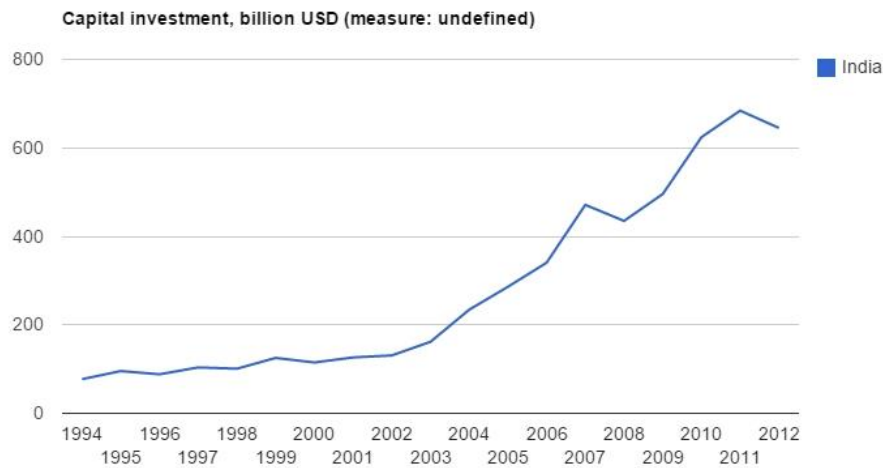
Figure 2- Economic Growth of India

In addition, Capital Investment and Foreign Direct Investment have sky rocketed in recent times, serving India, as one of the economies for investment and the expectation of expanding growth and increased development increases rapidly. Foreign investors' spirits are said to be at an all-time high, with the figures indicating billions of US dollars pouring in to the country.



Source: TheGlobalEconomy.com, The World Bank

Figure 3- Foreign Direct Investment of India

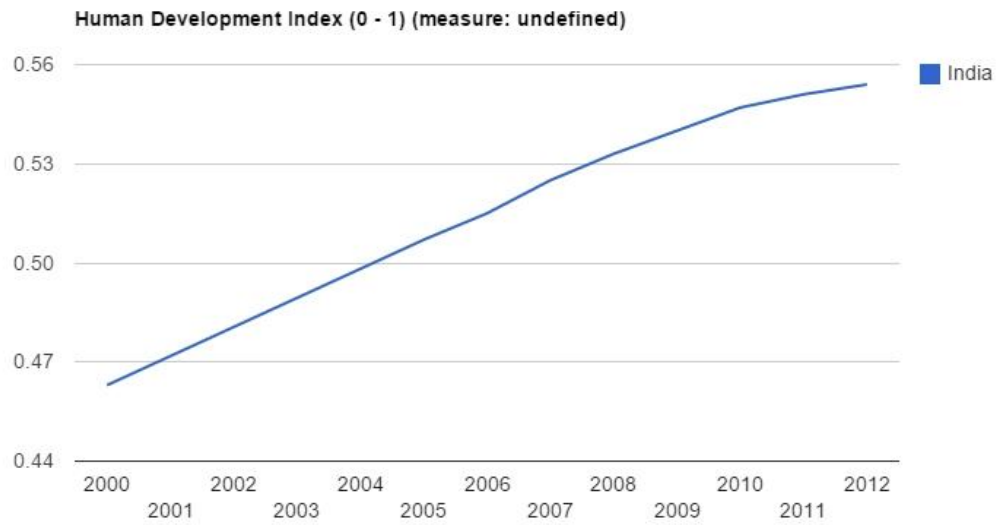


Source: TheGlobalEconomy.com, The World Bank

Figure 4- Capital Investment in India

As one would rather suspect from the investment figures, that the nature of the Indian Economy is transforming and rapidly so, with the Capital Investment figures growing 7 fold in the past 18 years, and Foreign Investment amounts moving from virtually nothing in 1994 to an all-time high of 43 billion USD in 2008 and settling at around an average of 25 billion USD annually in 2012. These figures are astounding, and very few countries in the world match such huge amounts, with only Brazil and China, and to a lesser extent Japan, being able to compete in that regard.

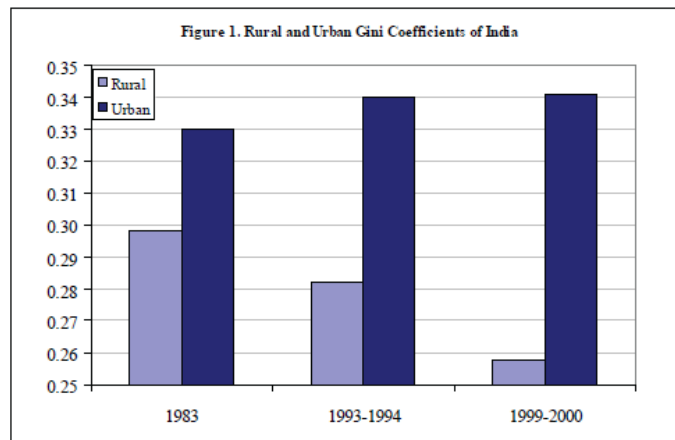
When one looks at the growth of the Human Development Index (HDI), an Index which is characterized by Life Expectancy, an Education Index and GNI per capita, the figures are however a bit more dismal and the massive macroeconomic developments which one would have seen has not translated in to the type of standard of living development which one would expect to see stemming from such rapid growth figures. Very little movement has occurred over the past 12 years, with the HDI moving by 0.08 points, even in the face of all the massive economic developments and capital inpouring. This is representative of, although the economy has been developing, there has been little emphasis which has been placed on the development of the populace of the country. Much of the money ends up in capital flight, as the profits by investors are taken abroad, and, as in the nature of high context developing societies, much of the money ends up in the hands of a few wealthy elite.



Source: TheGlobalEconomy.com, The United Nations

Figure 5- Human Development Index in India

In (Pal Ghosh, 2007) it was determined that Income Inequality, via the Gini Coefficient method, had actually increased in India, only offset as a total reduction, by massive reductions in the Income Inequality in the Rural Areas.



Source: Government of India, National Human Development Report (2001).

Figure 6- Gini Coefficient of Urban and Rural Inequality in India

With the government keen to continue to allow a free market system to operate, so as to allow for the rapid economic expansion and investors' funding, it is within their best interest to ensure that 'workers' wages are kept low and labourers in the economy essentially face suppressed wages' and kept poor- the fundamental logic behind the market system and the pursuit of maximal profit. (Smith, 1776).

(Sharma, 2011), citing (International Monetary Fund World Economic Outlook, 2011), expressed that India had at that point, 55 billionaires, who earn 17.2% of the country's total income, and, as (Sharma, 2011) goes on to detail, that 'turnover at the top' has been very slow, with 9 out of 10 of these billionaires being holdovers from the 2006 list of billionaires.

This certainly lends much credence to suspicion of extreme inequality and the paradox of the poor in a system such as India's. This can only lead one to imagine, what, if this is the situation for the poor in general in India, what the nature of opportunities and life is for the women in the urban slums of India. It is to these women, to whom we now turn our attention to, now that the social and the economic picture has been painted.

## UNIT III- DISCUSSION

This discussion segment will seek to detail the evaluation of women in India, as particular emphasis is placed on the women in the urban slum areas, for which their social and economic status currently in the Indian society will be analyzed. Sometimes, to get a thorough understanding of a problem, holistic views are required, and as such, some reference to macro data will ensue in this discussion segment.

### IMPLICATIONS OF THE NATURE OF SOCIETY FOR WOMEN

#### **Theoretical Framework of Indian Urbanization- Gemeinschaft and Gesellschaft**

Utilizing the framework laid out by (Tonnie, 1887), society is characterized in to two dichotomous relationships, of which urbanization is consistent with one.

The first component of the relationship is that of the 'Gemeinschaft' (German for Community) for which characterizes much of the rural areas in that there is a feeling of togetherness, common goal and a unity of purpose. In this type of construct, the land is worked collectively by the community around which agriculture is primarily the focus of the grouping. They are bounded together by common languages, religion and superstitions of which a strong sense of belonging and identity is felt and a sense of humanity prevails in the village. There are three differing types of Gemeinschaft relationships, Kinship, Friendship and Neighbourhood/Locality for which there can be a natural progression of each, starting from Kinship. They are defined as follows, with friendship and neighbourhood being merged in to 'Gemeinschaft of Locality':

- 1) Kinship Gemeinschaft- This relationship has its roots in the family and is the most basic but the most important form of interaction in the society. Within the Kinship Gemeinschaft, there are differing strengths of relationships, for which the strongest relationship exists between mother and child. This relationship therefore forms the bedrock of the society and is the basis for all of society and will demonstrate the greatest strength of bond. The other relationships within the Kinship Gemeinschaft, with progressively less degrees of strength, are the relationships that exist between husband and wife and then between siblings.
- 2) Gemeinschaft of Locality- Kinship develops and transforms in to friendships within the area of which the friendship is bounded together by the commonalities or common habits of the specific group in observation. In a largely homogeneous religious (or even non-



religious) village, the Gemeinschaft of Locality will also tend to be strong for which the given that there is little to no dissenting voice present in the grouping. Any thought of dissent, will be met with the fear of ostracizing and shunning from the social circles of the group.

Urbanization, within this theoretical framework, more conforms to the second type of social relations, of which, the relationship is more of a 'Gesellschaft' (German for Association) nature. This is necessarily a result of such urbanization and such relationships are those which characterize the large cities. This city life becomes a mechanical aggregation of disunity, rampant individualism, selfishness and materialistic. These Gesellschaft relations, shifts the meaning of existence from group to individual, with each person in the society having a natural form of separation, despite efforts of unification. This artificial construction resembles that of the Gemeinschaft insofar as there can be peaceful existence, but there is still the level of separation that comes with the advancement of urbanization.

### **Hypothesis of the Indian Society under Investigation**

*“The researcher has hypothesized that the Indian people are generally of Gemeinschaft nature and, feel most comfortable in this state. As such, they will have a tendency to, either revert back to this state or, try as much to mimic such a state, even in a Gesellschaft environment.”*

### **General Overview of Behavioural Patterns of India's Population**

Huge high rise buildings which characterize the contemporary Indian urban 'slum life' and even those existing in tents and makeshift shacks across cities, are necessarily affected by the nature of the such developments and the obvious social stratification which occurs as a result. Given the organic nature of the urbanization which has occurred, many of these persons are now beginning to move back to the rural villages which characterizes and conforms to their traditional roles, instead of evolving to fit in to this new ecology, which creates a direct conflict with the traditional

values of an Indian family. That is, much of the Indian populace are in search of the Gemeinschaft environment to which they so readily identify with.

In 2001, out of 97.5M migrants, about 59.5M of those settled in rural areas, with the 34.97M these people preferring migration to an urban area. Another 2.955M remained unclassified (See Fig. 7.) (Indian Population Census, 2001) This is suggestive that Indian families feel more comfortable in a state of Gemeinschaft, despite massive capital in pours and infrastructural development to accommodate the urban dwellers, even of the lower class (projects such as the urban slum development projects)

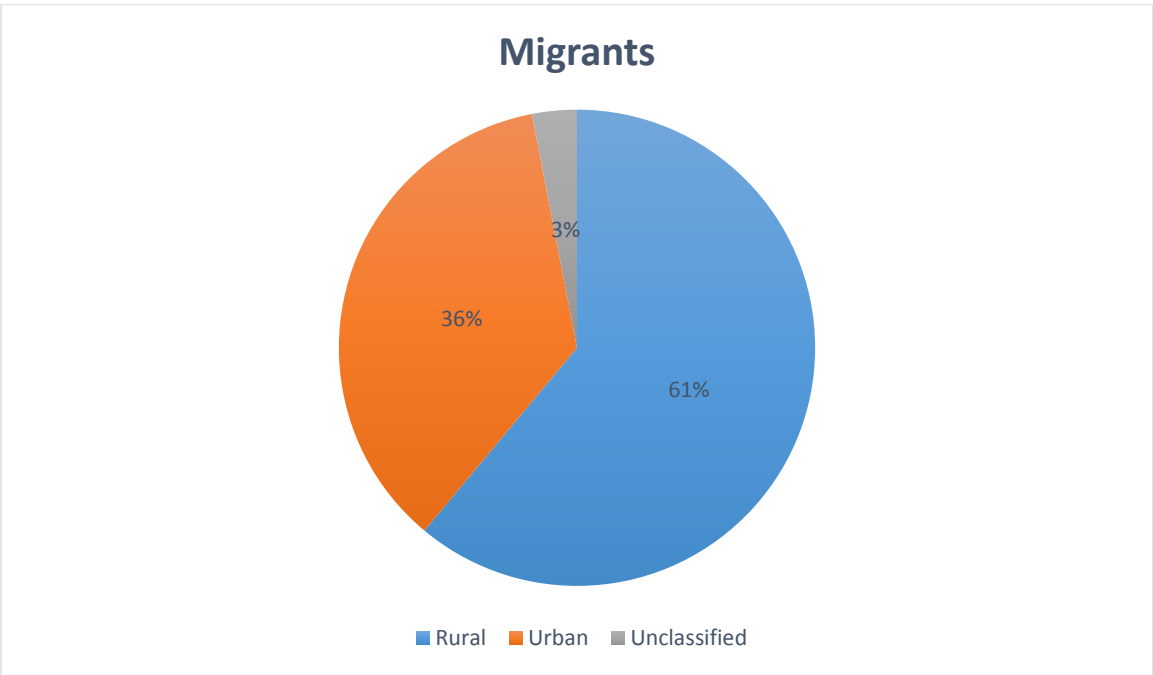


Figure 7- Migrants to Rural & Urban Areas in India

Rural Urban status of place of last residence	Rural urban status of place of enumeration		
	Total	Rural	Urban
Total	97,560,320	61,428,374	36,131,946
Rural	73,949,607	53,354,376	20,595,231
Urban	20,655,277	6,266,503	14,388,774
Unclassified	2,955,436	1,807,495	1,147,941

*Source : Table D-2, Census of India 2001*

Figure 8- Table quantifying migration within India

From the preliminary results of the 2011 Census, there are also signs that despite increases in the population and the migration rate to the urban areas, much of the city’s population still resides in rural areas. It is indicated that out of 1,210.2 million people, 833.1 million of those people are the residents of rural lying communities, with an approximate 376 million residing in the urban areas of India and a further 0.9 million being unclassified. (Rural Urban Distribution of Population, 2011).

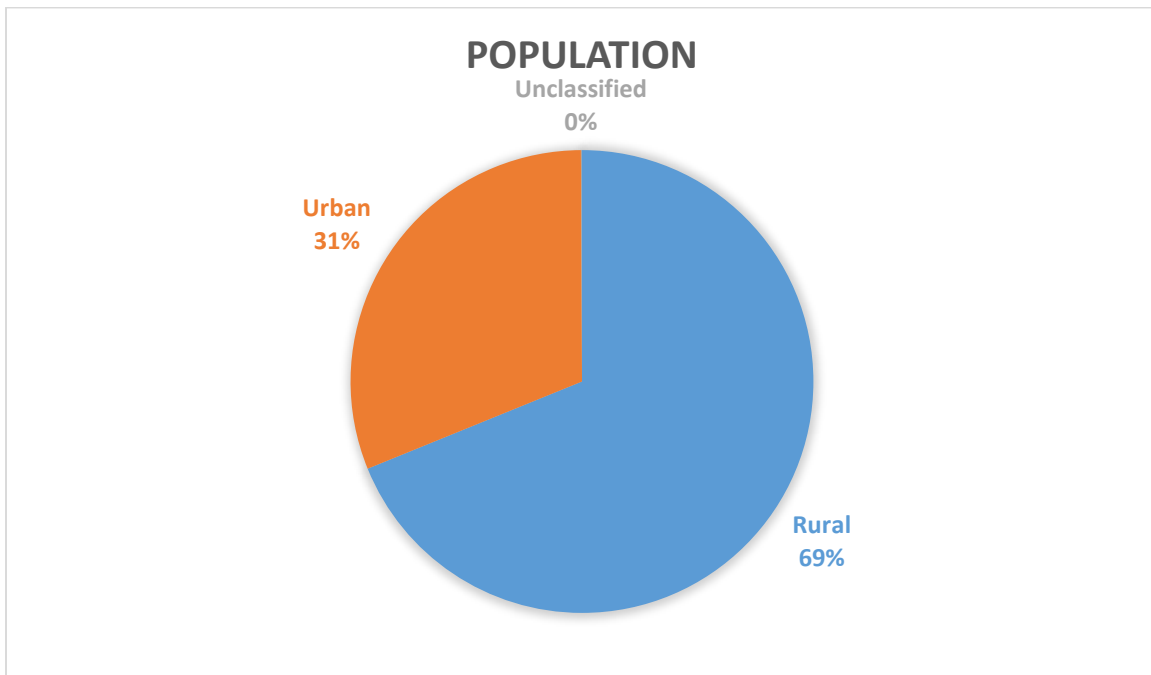


Figure 9- Distribution of India's Population 2011

This general behavioural pattern indicates a specific conformity with the Gemeinschaft preference of culture of Indian people as suspected, even in the face of urban development where movement back to and preference of residence in rural lying communities is still the preference of about 70

percent of the population. Those remaining 30 percent of persons with the urban areas have either adopted to through the ‘human ecological naturalization process’ or live uncomfortably within the urban dwellings, much to their discontent.

In discussion with the women of the urban slums of Mumbai, it was categorically noted that all of them had been born in to the urban slum environment. No woman interviewed in the slum of Mumbai indicated migration from a rural area to the urban area, in search of opportunities. As such, this urbanized environment is what is familiar to these women and they have undergone the human ecological naturalization process’ to which their knowledge of life in, and desire to live in a rural environment has almost completely dissipated. However, as we will observe in the discussion next, much of their behaviour yet mimics that an artificial Gemeinschaft.

### Nature of Urbanism for Women

Females encompass a vast component of the migrants in India, representing 65.4 million of the total migrants, to which Marriage, Household movement and movement after birth make up a vast component of the reasons for migrating for females. An approximate 57.5 million migrated due to those family reasons and, deductively, based on the percentiles presented in Figure 7, an approximate 61 percent of those women migrating due to family reasons would migrate to urban areas. This generalization leads us to conclude that despite liberalization in the role of a woman, much of the family shaping is still done by the man, to which the woman has to play the support.

Reason for migrations	Number of Migrants			Percentage to Migrants		
	Persons	Males	Females	Persons	Males	Females
Total migrants	98,301,342	32,896,986	65,404,356	100.0	100.0	100.0
Reason for migration : Work / Employment	14,446,224	12,373,333	2,072,891	14.7	37.6	3.2
Business	1,136,372	950,245	186,127	1.2	2.9	0.3
Education	2,915,189	2,038,675	876,514	3.0	6.2	1.3
Marriage	43,100,911	679,852	42,421,059	43.8	2.1	64.9
Moved after birth	6,577,380	3,428,673	3,148,707	6.7	10.4	4.8
Moved with households	20,608,105	8,262,143	12,345,962	21.0	25.1	18.9
Other	9,517,161	5,164,065	4,353,096	9.7	15.7	6.7

**Source: Table D3, Census of India 2001**

Figure 10-Table depicting Reason for Migration

As established earlier, in this paper, the nature of urbanization which occurs in India is largely organic and this has specific implications for each social grouping. As such, the women who live and remain in the urban areas usually defy what would define a traditional Indian housewife. What makes women in the urban slums of particular interest is that they are the ones who are the bedrock of the family, versus the man, in the more rural lying communities. As an institution, the family's coherence and strong existence often times depends on a mother's ability to fulfill her duties, and may even mask or negate a bad male parent. Upon visiting the urban slums in Mumbai, the researcher observed that these women were not docile in nature, and rather, given the nature of their transformed role in the family as a unit, they were outspoken, very street smart and were continuously searching for opportunities to supplement the income of their husbands, who, were gone for a vast majority of the day.

The new construct of urbanized slum poverty will necessitate a change in perspective amongst the vast number of men who have been traditionally trained and in a state of social pre-disposition to the degree of equality and inequality prevailing in the home. However, for a family to continue to exist with the strength that the traditional Indian family has been, in the face of this changing 'Human Ecology,' some adjustment must be made in the approach to the nature of female participation in the urban slum.

This is clearly evident after discussion with the women in the urban slums in Mumbai, in the manner in their understanding of their social role has adjusted. Cited on a number of occasions, was the fact that they were continuously searching for opportunities to ensure that the family, especially the children were advanced and received a proper education, through the search for opportunities and information on welfare and education programmes. This greatly conforms to the *Gemeinschaft* nature of the women in the Indian society. The bond, evidently, is the strongest between the mother and child, for which all of the women with whom the researcher discussed with, citing the strong desire for a better life for their child. Conforming much to the theory, this has formed the bedrock of the urban slum relations, as much of the motivation for the extra push of the women in the urban slums of India, lie in the pursuit of a better future for their children.

It was noted that despite the heavy overtones of *Gemeinschaft* in the construct of the lives, their inherent nature, as hypothesized, that of *Gemeinschaft*, still overpowered and dominated the urbanization effect. It was observed that many of these women were huddled together in tight knit

social groups, for which the information on their common interests, such as the educational advancement of their children, the presenting of a new opportunity, or a job opportunity, ran through the channels of communication. Many of these women however, were quick to cite, and, it was evident after discussion, that many of the women of Muslim religion, were still confined to their traditional social role of being a conservative mother. Inasmuch, this is reflective again of greater peculiarities of the Gemeinschaft relationship, where, if one does not identify with the Gemeinschaft of Locality, one faces a degree of ostracizing. It had been cited also, that many of the children of the Muslim mothers, were not usually in the street and partaking in social activities with the other children, further reflective of the mother-child relationship being the most strongly interconnected fabric, to which transmission of social values and norms to their children and pursuit of their best deemed interest of the child, takes prevalence.

### **Presence of Caste System in the Social Construct of Urbanized Slum Women**

The caste system has become virtually non-existent in the urbanized society, where, the coexistence of varying classes have caused a greater number of inter-caste marriages. This reduced presence of caste discrimination is as a direct spin off of the economic advancements made by the country. This will be elaborated upon in the discussion detailing the economic circumstances facing the women of the urban slums.

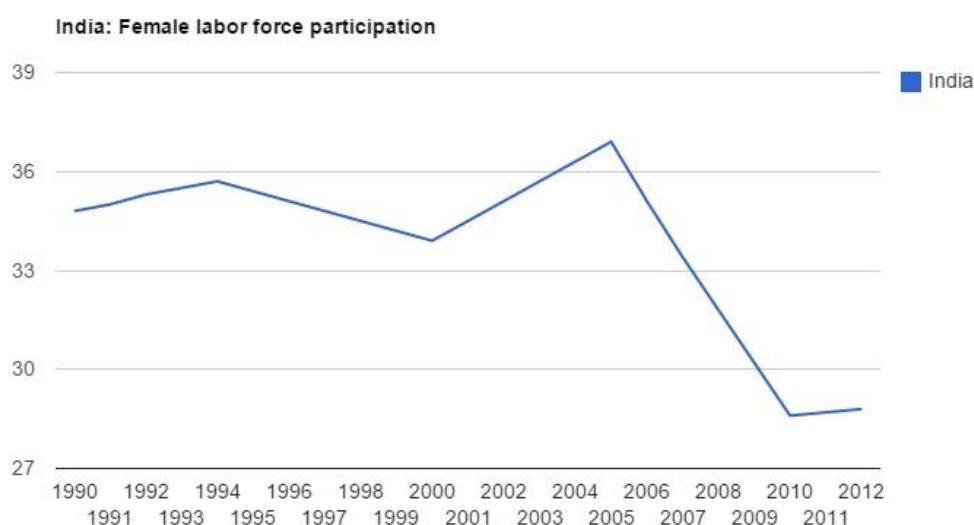
Summarily, it can be positively identified that the very characteristics of women in the Indian society exude that of Gemeinschaft nature. On a macro level, it is identified that much of the populace prefer this lifestyle, as exhibited by the geo-demographic disaggregation as well as migration patterns. With regards specifically to women in the urban slums, their behaviour confirms to what is expected of the Gelleschaft construct, whereby, an artificial Gemeinschaft environment is created by which the tendencies which characterize rural lying behaviour are circumstantially adopted, to suit the urban environment.

### **ECONOMIC CIRCUMSTANCES FACING THE WOMEN OF THE URBAN SLUMS IN INDIA**

The economic circumstances facing anyone in the slums always prove to be of an adverse nature. Moreover, women in India have traditionally been a marginalized group. Herein, being in the

slums, and being marginalized, one can only think of two viable ways to exit the sphere i.e. via a small business or through education. As many of these women residing in the urban slums are too aged or too preoccupied in supporting their husbands in family income, the discussion with regards to education will focus primarily around the opportunity for education as it relates to the younger women of the urban slums. With regards to financing and entrepreneurship, this has been the point of much discussion in alleviating poverty both urban and rural, but comes with specific challenges, which will be outlaid in this section. As such, these will be the focus of the economic discussion of the urban slum women.

However, let us observe firstly some macro-economic statistics as it relates to women in India, work, and how it has evolved over time.



Source: TheGlobalEconomy.com, The World Bank

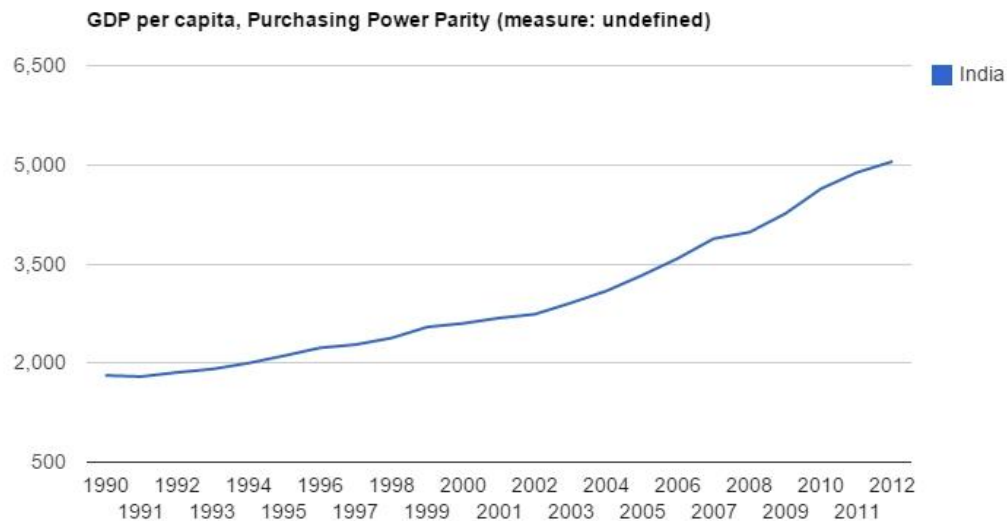
Figure 11-Indian Female Labour Force Participation Rate

Contrary to what may be popular opinion, the Labour Force Participation Rate<sup>1</sup> of women in India has actually declined. And while this may seem initially disheartening to many who are

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<sup>1</sup> Labour Force Participation Rate is an economic statistic which is used to calculate the participants of females in the working age population of the labour force who, employed or unemployed, comprise of the job market/labour power.

enthusiastic about gender equality. This may necessarily be attributed to both the nature of the work which women in the country partake in and the recent rise in per capita income seen in India.



Source: TheGlobalEconomy.com, The World Bank

Figure 12- Per Capita Income of India

Women, especially those within the constraints of the urban slum environment, are uneducated and seek to partake either in child rearing and bearing or to partake in activities which are less formal and as such, would not be accounted in to the participation rate of the country's female labour force. All the women with whom the researcher interviewed, indicated that they were employed in domestic work for the bourgeoisie class, for which their job was not contractual. Also, they were not seeking such formal employment, given the nature of their role in the family and emphasized the point that they yet had to attend to their motherly duties. Again, this is a feature of what would have been emphasized on in the analysis of the social construct of the female in the urban slums as Gellaschaft conformity whereby, the bond between mother and child is the strongest. This is seen in the economic behaviour of the mother as she would not forego these traditional duties, and prefers to be employed in an informal, but relatively stable sector, which, despite being strenuous, would allow her the flexibility to tend to her children.



In addition, increases in per capita income would necessarily decrease the justification of women to work in a society to which the concept is now becoming a consistent and accepted social norm. Necessarily, if people, (and by some large measure of deduction the men of the labour force) become richer, then the incentive or the need for a woman to work in the society becomes progressively less needed. (Given that males have a labour force participation rate of 81%, it can only be rationally deduced that they comprise a large segment of who receive the increases stemming from per capita GDP growth)

It must be re-emphasized once again at this juncture that the women in the urban slums of Mumbai, were by no means docile and withdrawn in to their tradition role of a mother and housewife as would be typically characterized by the women of the rural areas. Instead, these women were vivaciously seeking opportunities for economic advancement and prosperity of their family.

### **Women & Family Relations- Economic Role, Perception and Construct**

(Concepts of Urban Sociology in India, 2011) points to women who work within India, to, whether earning more than their husband or not, to deem themselves as being in a supportive role. Women within the urban slums when interviewed, almost always saw their role as being one of a supportive nature, with, their role as a mother being more important than that of a worker. The women however did indicate that a degree of pride was involved in both their earning capacity and the fact that they now have the ability to earn income to allow for a better education for their children.

As would have been mentioned in the social construct, an artificial *Gemeinschaft* is created, whereby the women who were interviewed discussed their family as being a critical component of their lives, and emphasized particularly on the fact that they were not working to earn for themselves, but to earn for their family, where the income is jointly share and distributed for the immediate family. Even within this construct, it could be clearly seen that small groups based on economic division were beginning to form, even amongst the poor and that the economic system and the pursuit of jobs and money took precedence. In this particular way, *Gelleschaft* behaviours have been observed, tending towards materialism.

### **The Presence (or Absence) of the Caste System and its relation to Economic Prosperity**

One of the unique characteristics of urbanization in India, is that, the more urbanized and the more the economic system advances, the less the caste system and system of discrimination through the

caste system tends to matter. Specifically attributed to the recent boom in economic growth, the higher castes have found the lower castes especially useful in providing their businesses with a cheap source of labour, which they must fashion and train to reach presentable standards. This has been a direct result of the pursuit of profit in the capitalist system which knows no discrimination in the type of worker, or 'caste' of worker it employs and there is an employer's profit reduction consideration for those who wish to discriminate i.e. one must necessarily pay higher wages if one would like to discriminate against a specific cross section of the labour market. If one does not want the cheaper labour being provided to them, then the increase in wages will necessarily cut in to the rate of profit. (Erenburhg, 2011).

As such, despite the social separation still being prominent, it has now been transformed in the urban area from being a 'caste system' to being a 'class system.' Given the fact however that much of the wealth had been concentrated in the higher castes originally, there still exists some blurred lines in delineating society, whether through class or caste.

### **Small Businesses, their financing and the peculiarities about lending to the Poor**

In most other countries, many mothers are finding a way to support their family income when being involved in flexible domestic jobs, or when, being actively engaged in their traditional maternal role. However, the peculiarities of elevating out of poverty from this income in an urbanized slum environment proves to be exceedingly difficult. Over time however, social entrepreneurs have sought to make the lives of many of the poor easier and have undertaken much of the micro-financing which would occur. The business model has become especially prevalent in India.

The following is extracted from (Banjeera, 2011) and it details the story of the motivation of Padmaja Reddy, the CEO OF Spandana which is one of the largest microfinance institutions in India.

*" Padmaja Reddy relayed to us that she got the inspiration for starting Spandana after striking up conversation with one of the ragpickers in the city of Guntur, in Andhra Pradesh. She realized that if only the ragpicker could come up with the funds to buy one cart, she could be in a position to buy 'scores of carts' in just a few weeks with the money saved from not having to at the daily rental fee. But the ragpicker did not have enough money to buy a cart for herself. It was then that*

*Padmaja asked to herself, ‘Why isn’t anyone lending this lady the money to buy one cart?’ According to Padmaja, the ragpicker explained that the bank would not lend money to someone like her (someone who is not a ‘credit worthy’ borrower) She could have gotten the loan from a moneylender but the rates would have been so high that it would have been worth it. In the end, Padmaja decided to give her the loan. The ragpicker reimbursed it faithfully and flourished. Soon after, people were lining up at Padmaja’s doorsteps for loans and she decided to quit her full time job to start Spandana. In July 2010, Spandana had 4.2M loan clients and an outstanding profile of 42 billion rupees.’*

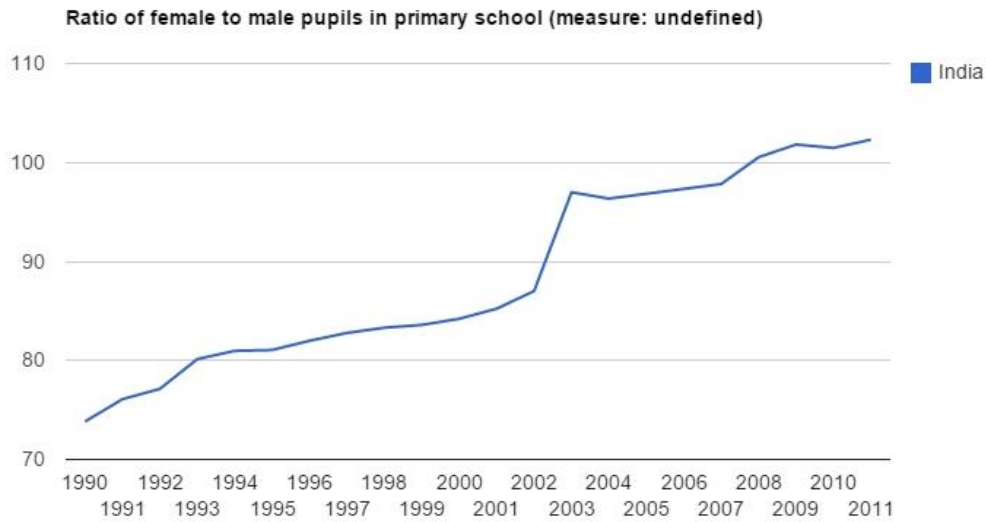
But why are micro-credit institutions so important? Because very few poor households get loans from a ‘proper’ lending institution. However, what is utilized in the microfinancing institution is the very spirit of Gellaschaft that is, by now, we would have hoped, to be so ample in describing the nature of the Indian society. In many of the microfinancing institutions, the CEOs capitalize, on this feeling of ‘common unity’ by making the members of that specific group, attend meetings such that they can get the borrowers to know each other when they come to borrow. Where, according to (Feigenberg, 2010), there exists a positive spirit and increased willingness to help out a member of one’s ‘group’ who faces temporary difficulty. The Gemeinschaft of Locality in this scenario, creates a situation where, if one does not pay, one is ostracized from the group as is common in dissenting voice in the rural areas, and the ‘power of shame’ is enough to overcome the problem of financing the poor. Another story, in (Banjeera, 2011), documents a case in Hyderabad, that summarizes the nature of the social groupings power quite aptly.

*‘A borrower we met in Hyderabad said that she was struggling to repay loans from several MFIs. She expressed to us however that she never missed a payment, even if it meant borrowing money from her children or going without a meal for a day. She loathed the idea of having the credit officer come to her doorstep and make a ‘nuisance’ in front of the whole neighbourhood.’*

As such, for many women, the nature of their natural social grouping has turned in to a form whereby they can now use it to elevate themselves and their families out of poverty. The very Gemeinschaft inclination of the Indian people is providing a method of alleviating one of the plague that has been perpetually present in the society. Was the Biblical scripture, probably correct all along?

## The Nature of Education for Women in India

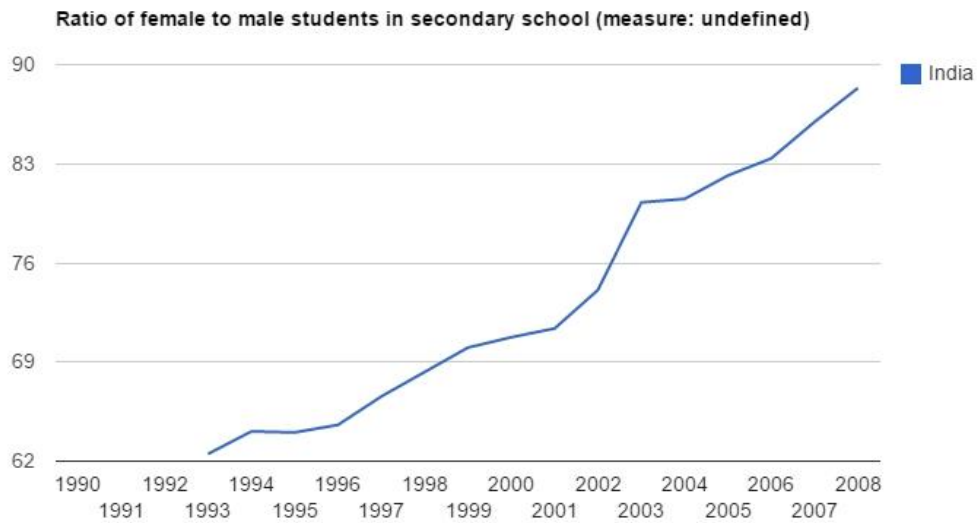
Women in India have traditionally not been as well educated as males have been and, even now, it remains with considerable barriers for a young woman from the urban slum to elevate themselves out of this position. Despite this, education is proving to be increasing in its availability and access to all, of which the following indicate:



Source: TheGlobalEconomy.com, UNESCO

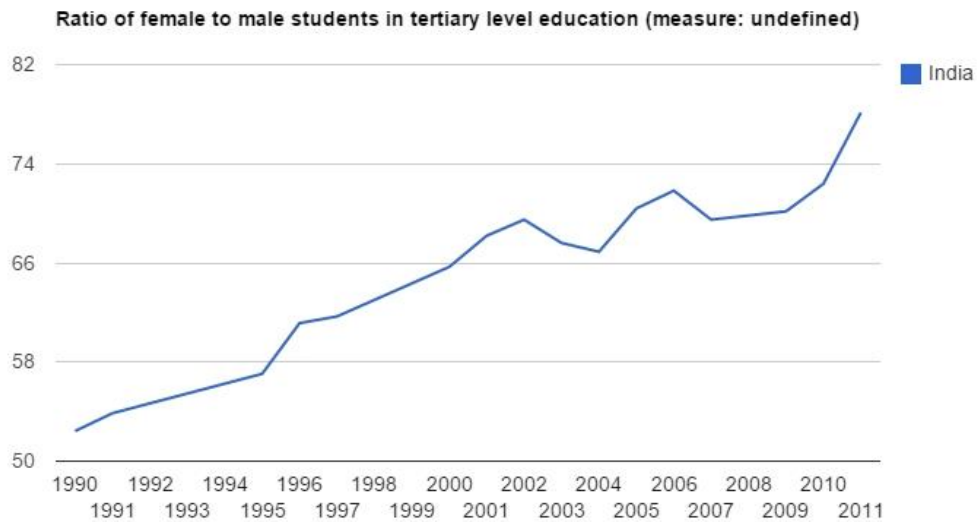
Figure 13- The Ratio of Females to Males enrolled in Primary School

As is shown in Figure 13, there is a large percentile of enrollment in with regards to female to male pupils in primary school enrollment, where the female enrollment rate outstrips that of the male enrollment rate and has been doing so at a consistently increasing pace, since 2008. This enthusiastic display however dies away as the rate of enrollment dips as the level of education progressively increases in its phases where, secondary enrollment though increasing, has been traditionally less in nature. It is however improving, which is an encouraging sign.



Source: TheGlobalEconomy.com, UNESCO

Figure 14- Rate of Female to Male Enrollment in Secondary School



Source: TheGlobalEconomy.com, UNESCO

Figure 15- Rate of Female to Male Enrollment in Tertiary Level Education

Tertiary enrollment, which is the true vehicle for social opportunity shows that the enrollment rate is about 80% in 2011 and rising and a geometric rate. Despite this not being an indicator for the

opportunities available specifically for women within the urban slum area, it does give a general indicator that the same opportunities which were once available exclusively to males in India, are now becoming more equitable in nature, and as such, there is scope for social mobility through this vehicle.

What is most interesting is that all of the women who were interviewed in Mumbai, cited their life pursuits as being for the advancement of their child's education. As such, it appears as if, maternal instincts have guided these mothers to realize that education as a tool, can be the vehicle not just for social mobility, but the economic capabilities that naturally come with it.

## UNIT IV- CONCLUSION

### **Concluding Remarks for the Society and the nature of the women in the Urban Slums**

Many of the women in the Urban slums, are born in to the slums and as such, live in an environment where this is all that they know. However, there still remains a high degree of what prevailed traditionally with regards to the cooperation and social unity, even in the face of high degrees of urbanization. In this paper, the researcher posited the hypothesis that:

*“The Indian people are generally of Gemeinschaft nature and, feel most comfortable in this state. As such, they will have a tendency to, either revert back to this state or, try as much to mimic such a state, even in a Gesellschaft environment.”*

Much of the characteristics which define the Gemeinschaft individual is exhibited in the women of urban slums, who, despite their adverse circumstances, have realized the strength in cooperation which has traditionally held the Indian society to a stronghold. The declining emphasis on caste and the injection of the system of capitalism has led to the virtual non-existence of the ever present caste system in India, as one moves closer to the urbanized environment, but exhibits the parallel in the capitalist form, i.e. the class system. The pursuit of profit and the possibility that their children could have a great future, be educated cheaply and elevate the family out of poverty is enough to keep these women in the urban slums going.

### **Concluding Remarks for the Economic circumstance of the women in the Urban Slums**

With the recent capital in pours and the increase in foreign direct investment in India, many households are finding themselves with greater disposable income. While the magnitude of the income increases may not be equivocal for all in India, it certainly will have direct and indirect effects for the women of the urban slums of India. With such massive investment and the growth and expansion of the market system present in India, one will find that the demand for unskilled and cheap labourers will increase. This will create employment directly for these women who can, in addition to unskilled male workers, provide varying niche services as the economy expands. With massive foreign direct investment, income for the middle income tier of the society will improve. With it, the demand for the services of these women, with regards to domestic work and other ancillary tasks will increase. This in turn will allow the women in the urban slums to be able to easier find employment and with it, additional income in their households. The opportunity for

microfinancing through the indirect but ingenious usage of the *Gemeinschaft* of the Indian spirit, provides an opportunity for women in the urban slums to microfinance themselves, in the event that they are self-employed and are small scale entrepreneurs

### **Conclusion and Remarks for the future of women in the Urban Slums**

Much of the direction of the lives of the women in the urban slums and by logical extension, the families in the urban slums can now be shaped by the actions of the Indian government. After much interaction with the women in the urban slums, they were in high spirits with the recent developments with regards to the development projects. However, many of the women who were already in the buildings, expressed much of what characterizes a high context society, in that there was an entire hassle and poorly designed system to obtain the living space. Much of the women expressed disappointment with the basic amenities of water provision and its reliability but nonetheless expressed the sense and feeling of pride with being in a hygienic and modern environment which inspires them to continue to push on in great faith.

These initial feelings of enthusiasm from living in a new environment needs to be capitalized upon by the Government of India else it will be nothing more than 'Empty Development' where edifices are constructed without the creation of jobs and viable employment. These areas can become crime ridden and driven, in the face of increase individualism and feelings of hopelessness, as characterized by the failures of the housing project in the boroughs of New York such as Queensbridge, to drive the people of the area forward.



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