

Women as marginalized sub-set amongst the urban poor

Introduction:

“Poverty is not the problem of the modern world. For we have the knowledge and resource which would enable us to overcome poverty. The real problem – the thing which creates misery, wars and hatred among men – is the division of mankind into rich and poor” (Nyerere Julius, 1978).

Poverty in India has been the focus of many debates, policies and programmes for decades in various circles be it civil society organisations and individuals, academics, profit making organisations, governments and even the politicians and their political parties. The poor have no place in the politics of the political parties in power but they certainly have prominent place in their political agenda manifestos.

By and large the focus has been on rural poverty eradication issues, but urban poverty being as prevalent as it is today, seeks equal attention from government and civil society. Cities and towns have increased in numbers and in size and they were considered places of privileges to move into but it is not the case today. Poverty is **Analyzed in various ways** comparing characteristics of individuals/households in different poverty groups, comparing poverty between groups, Comparing poverty over time, and analyzing the correlates of poverty. Whichever way one looks at it the fact remains that poverty exists in India, it exists in our villages and it exists in our towns and cities, it exists more among women.

India still exists in rural area however there is a considerable increase in urban population over the years. The population in urban areas is growing faster than in rural areas. It is predicted that nearly 50% of India's population will be urban by the year 2030. The biggest cities are growing faster than smaller towns and more so in the era of globalisation and privatisation. India's mega-cities have the highest percentage of slum-dwellers in the country though not all the poor in the urban area live in the slums. The urban poor population in India is estimated to be nearly 8 crores currently, while the slum population is only 4 crores¹.

Census data suggests that poverty has reduced however there has been a lot of controversy around the census data mainly because the parameters to measure poverty have been changed several times and then the validity of comparison of the data of one period with the other is questioned. Numbers of analysts are of the opinion that the extent of poverty has been greatly under estimated for political reason. This has led to re-examination of the evidence on poverty and inequality in the nineties and there is consistent evidence of continuing poverty decline in the nineties, in terms of the 'headcount ratio' (Deaton and Drèze, 2002). There are those who argue from census data that urbanisation has slowed down (Kundu and

¹ <http://www.indiatogether.org/2003/sep/pov-upairev.htm>

Gupta, 2000) and those who migrate to urban areas are comparatively better off. There are a few who will disagree that urbanisation has decreased. They will argue that census data excludes the urban poor living on the streets, payments and on and around bus stands and railway stations.

The web of poverty has become complex and existence of poverty among people has spread beyond the slums. Urban poverty is grown beyond the slums, it has spilled over on to the footpaths, payments, on the riverbanks, around Temples, Mosques, Churches, Guru Dwaras, market places, tourist places, near bus stands and railway stations. We need to enhance our knowledge about the urban poor if we want to respond and intervene to tackle urban poverty.

Poverty is not new for Indians, there are some who have never experience poverty, there are others who have been in and out of poverty and there are others who have been in poverty for a considerable period of time, women in particular. Constitution, Policies, Five-years plans of development; Development Projects and Programmes to eradicate poverty, focusing on and targeting the poor have often missed the objective and sometime resulted in either eliminating the poor or further increasing their suffering.

The interest in addressing urban poverty peaked when the Planning Commission allocated a separate section to urban poverty in the 9th Five-Year Plan (1997-2002), putting unprecedented focus on urban development and urban poverty alleviation. Urban poverty was until then considered an extension of rural poverty or part of general urban development issues. For some time the government and civil society addressed urban poverty as a result of unchecked rural poverty.

Poverty – understood and experienced

Poverty is studied by a few, observed by some and experienced by millions of people. There is difference between poverty studied, observed and poverty experienced. It is not easy to capture the complexity and pain of poverty by research methodologies and instruments.

Poverty is hunger, lack of shelter, being sick and not being able to see a doctor. Poverty is not being able to go to school and not knowing how to write and read. Poverty is not having a job now and high uncertainty of not having it in the future. Poverty is losing a child to illness brought about by lack of maternal care, health affordability, unclean water and malnutrition. Poverty is powerlessness, lack of representation, freedom and violation of my right to live a human life. High poverty levels are synonymous with poor quality of life, deprivation, malnutrition, illiteracy and low human development.

Poverty has been defined, measured, and studied by many but often those of us who study and measure poverty have not experienced it. It has been examined and measured through a variety of indicators such as levels and nature of income and consumption (expenses), social indicators such as social status, human dignity, dignity and recognition of work, and now increasingly indicators of vulnerability to risks in future and of socio/political access.

Social and structural indicators describe facets of human well-being (See HDR 2005) that are not easily captured by purely economic measures. There are many different definitions and concepts of well-being. World Development Report on Poverty and Development suggests three aspects of well-being namely households or individuals having enough resources or abilities today to meet their needs; equality in the distribution of income, consumption or other attributes across the population; and absence of vulnerability, defined here as the probability or risk today of being in poverty – or falling deeper into poverty in the future. Inequality, vulnerability and poverty are not the same but they feed on each other. It is argued that economic growth in India has often gone in hand with caste and class domination and discrimination and further reinforced social discrimination (Dabhi, 2006a).

Yet another definition of welfare which is often considered in analysis is that of 'relative' poverty, defined as having little in a particular aspect in relation to other members of society. This concept takes into account the way individuals/ households perceive their situation in society with regards to their welfare. The overall level of inequality in a country, region, community or group – and more generally the distribution of consumption, income or other attributes – is also in itself an important dimension of welfare in that group. Inequality measures can be calculated for any distribution—not just for consumption, income or other monetary variables, but also for land and other continuous and important variables. International Labour Organisation (2003) definition of poverty is very helpful for our deliberation. It says, "Poverty is not only about shortage of money. It is about rights and relationships; about how people are treated and how they regard themselves; about powerlessness, exclusion and loss of dignity. Yet the lack of an adequate income is at its heart."

Urban poverty and complexity:

There is evidence that urbanization has increased and poverty is being urbanized. India's urban population more than doubled from 109 million in 1971 to 271 million in 1991 (Asian Development Bank, 2000). Poverty in the urban areas is much beyond the slum but all the same there is a strong correlation between the number of urban poor and slum residents, as urban poverty leads to the proliferation of slums. Slum populations constitute 20 to 30 percent of the total urban population (Singh, 1999). It is estimated that, in absolute terms, over the last decade the slum population grew 35 percent nationwide in the large cities (Planning Commission, 1997). Urban planners say that the makeover will only happen if the government builds new homes to house 7.5 million of Mumbai city's 12 million people who live in slums - that's more than 60% of the population. At least 5% of Mumbai's people live on the roads, and 2% are simply nomads. Another 2.5 million people live in dilapidated buildings which have been officially tagged as 'dangerous' (BBC News: 3rd February 2005).

State wise Urban Population (1981, 1991 & 2001)						
States/UTs	Population 2001		Percentage of Urban to Total Population			Sex Ratio 2001
	Total population	Urban population	2001	1991	1981	
Tamil Nadu	62110839	27241553	43.86	34.15	32.95	980
Maharashtra	96752247	41019734	42.40	38.69	35.03	874
Gujarat	50596992	18899377	37.35	34.49	31.10	880
Karnataka	52733958	17919858	33.98	30.92	28.89	940
Punjab	24289296	8245566	33.95	29.55	27.68	878
Haryana	21082989	6114139	29.00	24.63	21.88	847
West Bengal	80221171	22486481	28.03	27.48	26.47	893
Andhra Pradesh	75727541	20503597	27.08	26.78	23.32	965
Madhya Pradesh	60385118	16102590	26.67	23.18	20.29	899
Kerala	31838619	8267135	25.97	26.39	18.74	1058
Jammu & Kashmir	10069917	2505309	24.88	23.83	21.05	822
Rajasthan	56473122	13205444	23.38	22.88	21.05	890
Jharkhand	26909428	5986697	22.25	Incl in Bihar	Incl in Bihar	870
Uttar Pradesh	166052859	34512629	20.78	19.84	17.95	879
Chhatisgarh	20795956	4175329	20.08	Incl in MP	Incl in MP	932
Orissa	36706920	5496318	14.97	13.38	11.79	895
Assam	26638407	3389413	12.72	11.10	9.88	878
Bihar	82878796	8679200	10.47	12.47	13.14	869
Delhi	13782976	12819761	93.01	89.93	92.73	822
Chandigarh	900914	808796	89.78	89.69	93.63	772
Pondicherry	973829	648233	66.57	64.00	52.28	1006
Goa	1343998	668869	49.77	41.01	32.03	933
Mizoram	891058	441040	49.50	46.10	24.67	951
Lakshadweep	60595	26948	44.47	56.31	46.28	935
Daman & Diu	158059	57319	36.26	46.80	36.75	983
Andaman & Nicobar Islands	356265	116407	32.67	26.71	26.30	815
Uttaranchal	8479562	2170245	25.59	Incl in UP	Incl in UP	850
Manipur	2388634	570410	23.88	27.52	26.42	1009
Dadra & Nagar Haveli	220451	50456	22.89	8.47	6.67	691

Arunachal Pradesh	1091117	222688	20.41	12.80	6.56	850
Meghalaya	2306069	452612	19.63	18.60	18.07	985
Nagaland	1988636	352821	17.74	17.21	15.52	809
Tripura	3191168	543094	17.02	15.29	10.99	962
Sikkim	540493	60005	11.10	9.10	16.15	828
Himachal Pradesh	6077248	594881	9.79	8.69	7.61	797
India	1027015247	285354954	27.78	25.71	23.34	901

Source: Urban Statistics Handbook 2000.

Note: The figures of Gujarat state have been arrived at after including the estimated total and urban population of entire Kachchh district, Morvi, Maliya-Miyana and Wankaner taluks of Rajkot district, Jodiya taluka of Jamnagar district. The figures of Himachal Pradesh have been arrived at after including the estimated population of Kinnaur district.

One study (Nord et al, 1995) showed that poor people migrate to poor areas in the cities and towns because they face an overall lack of opportunities throughout most areas. High poverty areas provided them with small but real economic opportunities, for example greater availability of low skill jobs and inexpensive housing. There is a myth that the poor are economically inactive. It is not true that poor are economically inactive. A study suggests that the households particularly those interviewed in Bangalore were often fully engaged in economic activity. Poor groups, including the chronically poor exist as active political and economic agents although they face very severe ups and downs. This contrasts with the common conception of the poor being passive beneficiaries – a view often underlying the policy process. The extent and form of this ‘activeness’ is shaped by the local economic, institutional, and political settings (Amis, 2003).

The liberalisation and privatisation have reduced the licensing Raj considerably and allow the market operate freely. Economic growth has taken place but this growth has been ‘jobless growth’ as well - for millions of people globalisation has not worked. Many have actually been made worse off, as they have seen their jobs destroyed and their lives become more insecure (Stiglitz, 2003:248). The growth has taken place in some sectors such as industry and IT and others are ignored like agriculture. The increase in migration is closely related to employment opportunities and lack of it. The increase in migration is considerable, from 1991 (232,112,973 persons) to 2001 (312,735,593 persons). The increase has gone up by 34.7 per cent, of which 14.7 per cent is for work and employment (Census of India 2001). Along with development and wealth creation for a few these ‘development projects’ have displaced millions of people. The kind of life of the people who have migrated to towns and cities is appalling. A large number of those who have migrated and are staying in the slums live in huts that do not protect them from rain, winter and heat leave alone providing some privacy to the parents and grown up

children and the sick. The cows in the *gaushalas* (cowsheds) created by some of the religio-social organisations across many States like in MP, Gujarat, Uttar Pradesh are better of then the many human beings in India.

State-wise Human Development Index - Combined in India (1981, 1991 & 2001)						
States/UTs	1981		1991		2001	
	Value	Rank	Value	Rank	Value	Rank
Andhra Pradesh	0.298	9	0.377	9	0.416	10
Assam	0.272	10	0.348	10	0.386	14
Bihar	0.237	15	0.308	15	0.367	15
Gujarat	0.360	4	0.431	6	0.479	6
Haryana	0.360	5	0.443	5	0.509	5
Karnataka	0.346	6	0.412	7	0.478	7
Kerala	0.500	1	0.591	1	0.638	1
Madhya Pradesh	0.245	14	0.328	13	0.394	12
Maharashtra	0.363	3	0.452	4	0.523	4
Orissa	0.267	11	0.345	12	0.404	11
Punjab	0.411	2	0.475	2	0.537	2
Rajasthan	0.256	12	0.347	11	0.424	9
Tamil Nadu	0.343	7	0.466	3	0.531	3
Uttar Pradesh	0.255	13	0.314	14	0.388	13
West Bengal	0.305	8	0.404	8	0.472	8
India	0.302		0.381		0.472	

Source: Rajya Sabha Unstarred Question No. 5459, dated 17.05.2002.

Poverty is multifaceted, its nature, dynamics and intensity change from place to place, over time – “the special map and social base of poverty have significantly changed over time and poverty is increasingly concentrated in a few geographical locations and among specific social groups” (Radhakrishna and Rao, 2006:15), and has been described and experienced in many ways. Poverty is not something people enjoy and therefore would like to remain in it. Poverty often compels government, market, and people those who are in it and those outside of it, to acts of commission and omission to respond to it obviously in one’s own interest. Those who are in the grip of poverty would like to get out of the shackles of poverty others.

Urban poverty – spread

As suggested in the previous section, urban poverty is not just limited to slums in these cities and towns. No doubt slums are where large number of poor in the cities and towns reside. They have no access to houses because there are not enough houses for people who come in search of livelihood in the cities and for those who are already here. When here are houses available the poor cannot afford them.

Some suggest that nearly 30 % of economies of cities like Delhi and Mumbai dependent on the sweat of the poor, their labour, their productivity

and services but the profit of their labour elude the poor. The growing market economy cares about labour, cheaper the better but it does not care about people who provide this cheap labour.

Population below Poverty Line (As per Expert Group Methodology) in India						
Sector Population in Millions	1973-74	1977-78	1983	1978-88	1993-94	1999-2000
Rural	261.3	264.3	252	231.9	244	193.2
Urban	60	64.6	70.9	75.2	76.3	67
Total	321.3	328.9	322.9	307.1	320.3	260.2
Poverty Ratio (%)						
Rural	56.4	53.1	45.7	39.1	37.3	27.1
Urban	49.0	45.2	40.8	38.2	32.4	23.6
Total	54.9	51.3	44.5	38.9	36.0	26.1
Source: Rural Development Statistics 2002-03, National Institute of Rural Development.						

The scale of urban poverty in India is staggering. Current estimates suggest that 80 million poor people live in urban settlements, constituting around 30 per cent of the total urban population. If the predictions are correct and the total urban population of India over the next 25 years increases from 27 per cent of the total population to between 36 per cent and 50 per cent, the number of urban poor could end up in excess of 200 million (<http://www.dfidindia.org/pub/pdfs/urban1.pdf>).

State-wise Population (Urban) Below Poverty Line in India (1999-2000)		
States/UTs	Urban	
	No. of Persons (Lakhs)	% of Persons
Andhra Pradesh	60.88	26.63
Arunachal Pradesh	0.18	7.47
Assam	2.38	7.47
Bihar	49.13	32.91
Goa	0.59	7.52
Gujarat	28.09	15.59
Haryana	5.39	9.99
Himachal Pradesh	0.29	4.63
Jammu & Kashmir	0.49	1.98
Karnataka	44.49	25.25
Kerala	20.07	20.27
Madhya Pradesh	81.22	38.44
Maharashtra	102.87	26.81
Manipur	0.66	7.47
Meghalaya	0.34	7.47
Mizoram	0.45	7.47

Nagaland	0.28	7.47
Orissa	25.40	42.83
Punjab	4.29	5.75
Rajasthan	26.78	19.85
Sikkim	0.04	7.47
Tamil Nadu	49.97	22.11
Tripura	0.49	7.47
Uttar Pradesh	117.88	30.89
West Bengal	33.38	14.86
Andaman & Nicobar Islands	0.24	22.11
Chandigarh	0.45	5.75
Dadra & Nagar Haveli	0.03	13.52
Daman & Diu	0.05	7.52
Delhi	11.42	9.42
Lakshadweep	0.08	20.27
Pondicherry	1.77	22.11
India	670.07	23.62
Source: Statistical Abstract, 2003, Directorate of Economics and Statistics, Govt. of Gujarat.		
Year: Period of fiscal year in India is April to March, e.g. year shown as 1990-91 relates to April 1990 to March 1991.		
Units: (a) 1 Lakh (or Lac) = 100000. (b) 1 Crore (or Cr.) = 10000000.		
Some part of the footnotes/units may not be applicable for this table.		

Developed states, such as Punjab and Karnataka, and the less developed states like Andhra Pradesh, Kerala, Madhya Pradesh, Uttar Pradesh and Rajasthan, have reported higher levels of urban poverty than rural poverty for a number of years (Kundu, 2000). Regional socio-economic disparity fostered by the neo-classical models of growth and labour mobility, is likely to encourage migration from backward to developed states and regions (Kundu, 2006) worsening the situation of the urban poor.

Poor in the slum

The adivasis, dalits and other so called backward castes and a large section of religious minority of Muslims are in grip of poverty and in a large number reside in the slums of cities and towns. Census data 2001 and a recent study (2006) done by Action Aid Indian and Indian Social Institute, New Delhi have found that a large number of Muslim households are below and around poverty line, discriminated socially and economically in rural and urban areas. The urban poverty ratio among SC (38.6%), ST (34.8%), others (20.6%) and national (23.7%) varied for 1999-2000 (Thorat, 2006). Even among these communities women suffer the most; poverty is gendered and feminised.

Though migration over the decades has decreased, often poor migrant labourers are found in and around the cities and towns in the formal and informal labour market. Unorganised labour is outside the purview of

labour unions and quite exposed to exploitation by contractors, builders, industries, and others in urban areas. The hire and fire policies in various industrial units may have improved efficiency in some sectors but it has made many jobless and homeless. The real wages of the casual labourers have risen during the 16 years between 1977-78 and 1993-94 at the same time disparities of salaries between the casual labour and professional 'labour' has increased many fold affecting the purchasing power of the poor in an ever increasing market prices of food, clothing and health.

Many of these people have nothing of their own and permanent neither the job not the house they leave in. They could be thrown out of either or both any time, their right to work and right to shelter does not hold much ground much worse if they are single women.

The swiftness with which the slum huts were demolished and the opposition to demolition of the illegal construction of concrete houses and structures in Delhi indicate how the elite and the middle classes, the politicians, bureaucrats and the police in cities and towns treat the slum dwellers. The people in the slums are defenceless and helpless often inhumanly treated just because they are poor, have no legal documents and have no benefactors. The slum lords, sharks and mafia exploit the situation as they are hands and gloves with the rich, powerful and influential.

Poor in around the railway stations and bus stands

There is a decline in urbanisation in the last few decades, some one would even argue that an average Indian has become less mobile in the recent decade (Kundu, 2006:118). However the destination of a large number of people who migrate is cities and towns. They arrive at the railway stations and bus stands with their meagre belonging from far of distances. The process of arrival of these poor Indians and being dispersed in the cities and towns is worth studying. However many remain at the arrival spots for a considerable amount of time.

The following decadal data suggests that cities and towns have increased in size and in numbers (Kundu, 2006:111) and suggesting comparative increase in urban poverty.

Class I cities (population above 100,000 and more)
1991: 300 cities (consisting of 65.20 % of urban population in India)
2001:393 cities (consisting of 68.67 % of urban population in India)
Class II cities (population 50,000 to 99,999)
1991:345 cities (consisting of 10.95 % of urban population in India)
2001:401 cities (consisting of 9.67 % of urban population in India)

They through their contact go out in search for work during the day and night return to these spots to spend time and have some sleep if the police and other official are not too harsh with them. Often time these people make a make shift huts/shanties just out side the railway stations, along the railway tracks, bus stops walls and open spaces. Often times the kids from these households learn to beg on the platform and the bus stand. In some way the public eye protects the women of this folk from human vultures but

often the public eye also invites vulture who find ways and means to exploit the girls and women.

Poverty on the payment

In the big cities and towns poverty is spilled over on the payment. Often the destitute, shelterless people are hunted away from the premises of railway stations and bus stops. Women and children move over to near by payments where there is some amount of public movement to provide some amount of safety. Mumbai, Delhi, Kolkata, Bangalore, Chennai, Pune, Ahmedabad, Surat, Bhubneshwar provide ample example of this form of poverty not that it does not exist in other cities and towns.

Destitute and helpless people beg in urban areas but it may be unfair to brand all poor as beggars. Under the pretext of Beggary Prevention Act many poor migrants and others who take up petty self-employment are constantly harassed by police and sometime put behind bars. Widowed women, abandon women with children with no source of livelihood and shelter land up payment at the mercy of public and police.

Poverty around places of worship

The concept of god and worship attracts many people in India, rich and poor, so called the low caste, the high caste and the outcastes (the avarna/Dalit). Women have a special attraction to these places of worship, we are not going into the reasons why god, religion and places of worship attract women but one finds sizable number of poor and destitute, old, physically challenged, single women and mothers who frequent these places, live around them and depend on them for charity. These women are here because they have been discriminated, abandoned by families, husbands, partners, or run away from misery, violence, subjugation.

These places of worship are of two types, firstly those which are merely located within the cities and towns; and others which are the most significant features of those cities and towns such as mira data, ujjan, banaras, kashi, Velangani, Somnath, Rameshwaram, etc.

Not all who are here are beggars. Very few beg because they like it. "The right to food is closely related to work and livelihood. People do not want to beg for food but work to be able to feed themselves and their families" (Dabhi, 2006a:28). Begging is time and energy consuming, frustrating and humiliating. Talking to those who beg one will realise that they would be very happy to find work which pay them something, provide them a square meal and some clothing. Those who beg therefore are not always lazy as many of us believe since many of us are product of consumerism and affluent which often breeds unproductive activity, a kind of sophisticated laziness. Often the devotees at these places of worship give generously in the donation boxes and not so generously to those who beg to appease gods and goddesses and ask for favour for their wellbeing, financial gain and prosperity. It will be worth studying how do these people treat the poor who work in their houses, in their business premises and those who work down the ladder in their work places. The nuisance these devotees create by littering around (food and flowers) can be easy seen, come to 'Sai Baba

Mandir' on Lodhi road any day but especially on Thursday and you will see it for yourself.

Women in urban poverty

World wide studies have shown that poverty is gendered and women are the worst victims of poverty whether it is urban or rural (see World Bank, 2005; HDR, 2003). Gender inequality keeps women at a disadvantage throughout their lives and stifles their development prospects and that of the societies they live in. Let us briefly discuss here various factors that contribute to gendered urban poverty.

There are number of vulnerabilities the poor face and more so the women.

1. Housing vulnerability: place to stay (affordability and right of ownership), quality and living conditions, privacy,
2. Economic vulnerability: irregular/casual employment, low paid work, access to credit, no stipulated work hours, lack of safety net programme,
3. Political vulnerability: No proof of residence, exclusion and marginalisation from governance, political system (no ration card, no name in the voting list),
4. Social vulnerability: low education, caste system and social discrimination, gender biases, religious biases,
5. Personal vulnerability: proneness to violence/intimidation, women, children, elderly, physically challenged, kinds of sickness, destitute, caste and minority status, lack of information and access to justice, no access to health system,

The places cited above have the poor but the poorest among them are the women. Women are the sub-set of the urban poor, they are part of a poor household as wives, mothers, daughters, daughter in laws, etc. Poor single women are part of this sub-set because they have no where to go, they have limited options, limited ways and means of earning their livelihood.

Poverty among women continues and deepens because there is web of poverty. Lack of or poor education, denial of social and economic status or power, deprived of health care, responsibility of bearing and rearing children beside household work, lack of human security, exclusion from governance at various level strengthen the web of poverty strangling women across all communities but in particular women from dalits, adivasis, other backward castes and Muslim communities.

Involuntary migration compelled by many development projects, lack of resources and assets, lack of political backing and influence, coupled with illiteracy, and patriarchal, caste, class and gender based ideological socialisation make urban poverty all the more sever for women.

Women and children often who land up in urban areas are victims of migration and displacement are beside displaced from their habitat become vulnerable to exploitation of all kinds. Further migration and consequent changes in family structures place additional burdens on women, especially

those women who provide for several dependants. Low education levels, poor health, lack of exposure and freedom of movement; and responsibilities for household work prevent women from finding productive employment. Many of girls and women are engaged in domestic work in neighbouring colonies, houses, many of them are rag pickers, and other activities to earn their living and feed the dependents.

In spite of governmental emphasised on access to health services by all in the last decades and India being a signatory to the Alma Ata declaration (1978), we are nowhere near the goal (Joshi, 2006). Health facilities in urban areas are better than in rural areas but disparities in terms of access and affordability exists. The poor are not easily received in the public health centres and hospitals. A few dispensaries located in poor localities provide some assistance to the poor but many of these dispensaries fleece the poor. There are some charitable hospitals but they are so far from where the poor are. Accessing the health services often is time consuming, forgoing a daily wage, the poor women prefer to pull along than get themselves treated.

India has a higher level of under-nourishment than almost any other part of the world with the possible exception of our neighbours in South Asia. It's not often recognised that the regular level of under-nourishment in India is higher than that of sub-Saharan Africa, where about 20-40 per cent of children are chronically undernourished in terms of criteria like weight for age and other anthropometric criteria. In India, the figure is 40-60 per cent, a very high proportion indeed. Our level of anaemia is much higher, our level of maternal under-nourishment is much higher. Providing meals in schools is one good means of dealing with this vast problem of chronic under-nourishment (The Hindu 9th January 2005).

Poor education and poor health affect human capacity and poor capacity influence one's ability to access employment. Lack of capacity among women makes them more vulnerable to effectively engage in market economy.

To be engaged in market economy is easy said then done in spite of the claim by many entrepreneur institutions in India. The risk propensity of an entrepreneur depends on the availability of finance or the possibility of credit. Availability of credit is not easy for poor in general and women in particular. Bank and financial institution give to those who have and those who need most it is made difficult. This is true of Self Help Groups promoted by Government, civil society organisation and NGOs (Dabhi, 2006a).

Patriarchy, gender, caste, class and religious ideologies and practices are deeply engrained in socialisation of Indian societies and women are no exception. It is argued that these ideologies place people, communities in hierarchical order and maintain these hard and oppressive hierarchies by means of complex combination of custom, functionality and religious belief (Chitnies, 2004). Urbanisation and modernity has modified social discrimination and it exists in varied form in the cities and towns. Household, educational institutes, workplaces and public arena are all

spaces where we get socialised (see Dabhi, 2005). Unfortunately often this socialisation is enslaving and the ideologies we imbibe are discriminative and exclusive (Dabhi, 2006a). The socialisation is gendered, bias in favour of the rich, elite and men. Our cities and towns are not free of these ideologies and socialisation processes. The urban individuals, groups and communities migrated from rural areas bring along the discriminative practices. The urban set up provides new possibilities for women to work for their emancipation however the oppressive ideologies and practices are their part of live in rural areas as well.

Dietrich (2001) suggests two major responsibilities subscribed to women and which also cause difficulty to women are child bearing, child rearing and other household work combined with work in other production processes and responsibilities. The great length of a woman's non-paid working day is part of it and is shared by young girls in the house. The other difficulty is women's lack of access to and control over property and income. This makes them very vulnerable when their husbands/partners leave them. Dietrich further argues that these difficulties are ideologically sanctified and by social conventions which maintain that women 'belong' to the house'. The ideology and socialisation also reinforces the belief that women need men's protection; women are not complete without men in their lives and that women are women's worst enemies.

The situation of bar dancers highlighted in our news is yet another aspect of poverty among women in urban areas. Contrary to the official statement that more than 75% of the dancers are Bangladeshis and form a security threat, the sample study revealed that only two of the 153 girls interviewed were outsiders, they were from Nepal. Around 20% of the women were from Mumbai or came from the poverty stricken districts of Maharashtra. Among the migrants to the city, the largest numbers were from the denotified tribes and communities of Madhya Pradesh, Uttar Pradesh and Rajasthan — Bhedia, Chari, Bhatu, Rajnat, Dhanawat etc. Their literacy levels were low and they had no training in any other skills (Asian Age 14/June/05).

The destination of people trafficked is often towns and cities and "The trafficking of human beings has burgeoned into a multi-billion-dollar industry that is so widespread and damaging to its victims that it has become a cause of human security" (The Human Security Report, 2005:86). Most of those who are trafficked are women and children and many are forced into city brothels (also see Bose, 2006). Social and economic exploitation and dependency make Women and children the first worst victims of trafficking, a modern slave trade.

Conclusion

Urban poverty is catching up with rural poverty. In urban area poor are not confined to slums alone but they are spread all over the cities and towns in search for survival, some security from hunger, avoidance of harassment especially police, and some place to stay. Women as a social sub-set among urban poor is the worst affected due to various reasons. Urban

poverty has become complex and needs attention and adequate response from Government, Profit making sector and civil society.

According to the National Commission on Urbanisation, the share of municipal expenditure of the overall government expenditure (sum of centre, state, and local) was only 8% in 1960-61 and fell to 4.5% in 1980-81. Over the same period, the urban population rose from 16% to almost 24%. As urban poverty grows, policymakers must understand that its cause is not simply unchecked rural poverty, but other causes as well. Classification borne out of a deeper understanding of the context and economics of urban poverty will result in more effective programmes that are tailored to the specific needs of each group and geographical location of the urban poor.

Policy makers need to understand the phenomenon of urbanisation in relation to economic growth and migration to address issues arising out of the growth in cities. Planned industrialisation, economic output and development of India's states have relation with urban growth and poverty. Economic and social development disparities among states need to be addressed by planners, government, civil society and market.

The public sector health resources have to provide basic medical care for all, basic medicine, basic diagnosis, blood and urine tests, x-rays and so on, which go with the normal practice of medicine, and providing treatment for well known ailments and doing the best that the doctors can to help the patient, without going into an extremely expensive system of medical care (The Hindu, 9th January 2005). The poor must have an easy access to these centres in cities and towns.

There are as many urban poor living outside of slums as there are living in slums, the focus of poverty alleviation should differ considerably from those aiming mainly to upgrade slums and provide job training (UPAI, 2002). Most Urban Poverty Alleviation Initiatives in India continue to focus on providing visible primary goods, healthcare, and education. They must address sociological, anthropological and political perspectives of poverty.

The purpose of poverty alleviation programme should be more than providing safety nets. It must extensively include capacity building and over all human resource development so that people can use the opportunity come their way. There is need for increase diversification in livelihood and training so that the poor can access these new options. Development programmes if made more labour intensive and broad based will help the poor address poverty. Generating employment is important but attention needs to be paid to the wages as well. Along with this social security benefit should be extended more meaningfully to the unorganised sector and must also include the vulnerable, old, destitute, single, poor women. There is need for mainstreaming of gender concerns in all development activities in particular in urban sector. There is need for monitoring various schemes for urban poor and women in particular with local women participation. The right to information act can be a great help in addressing the gendered urban poverty.

Credit is a necessary but not sufficient condition for the success of an urban informal sector enterprise. Banks should do what they can to provide related services. The plethora of public sector so-called financial institutions setup to lend to priority communities (SC, ST, BC, Women) should be re-engineered to become wholesale lenders to retail institutions such as Micro Financial Institutions (MFIs). These wholesale institutions could provide bulk funds at concessional rates to retail MFIs, specifying the nature of the end user especially women. The Self Help Groups engaged in saving and credit activities must ensure that the process of empowering women is not limited to economics but social and political as well (Dabhi, 2006b).

The Safai Karmacharies, Sewage workers in the urban areas keep the cities and towns clean at times at the risk of their lives (death while working in manholes) special attention about their wellbeing, security and safety has to be worked out. The beautification of cities and town must be seen from the perspective of the poor and marginalised and not at the cost of these people. People's lives are more important than beauty perceived by a few. As long as women are poor and have no right to live a dignified life, India remains poor and low in Human Development indicator scale in spite economic growth, pomp and glamour of our cities and towns.

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