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

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ABSTRACT

Women who reside in the down market areas of the cities are playing a key role for remaining conservative in the society. Moreover, these people will hold the ability to embrace and adapt to the ever changing economic conditions of the nation. This paper will dive in depth about the social economic status of women who are living in slum areas. In addition, it thoroughly analyzes about their growth and development of lives and how the change has been unique .fir those people. This study also examines about the findings theoretically and practically embracing realistic approach.

Keyword: Socio-economic, urban slums of India

I. INTRODUCTION

Poverty is the most intriguing phenomenon that has to be observed carefully. Why a few people grow quickly and why few lag behind others in the world? This is the common questions that pop up in the mind of every individual on this planet. Moreover, this is found to be the toughest and trickiest question that is bemusing philosophers, economists and ecologists. This question is still haunting in this complicated society. There are a few schools which are teaching about the complicated society that will contribute hugely to the poverty. This is not really trust in the urban society. One of the old age philosophers named Aristotle referred about poverty in the quotes that, Poverty is the main thing that is leading to crime and revolution in people. Since the research of this philosopher, there are various other researches being done on nature, its consequences, construct and the rubric part of the society that would throw light on poor and deprived people. It would surprise people, if the Biblical passage that is cited in Deuteronomy 15:11 is still continuing as the most extensively and clearly giving explanations about poverty. It is found that the solution to any of the complicated problems in the world would depend on how people look at the problem and it lies in the eyes of the beholder. The passages clearly state "this land will not stop to have poor". The command is that, you need to extend your arms to your brother, to the people who are in need, to deprive on this motherly planet (James). There is a historical significance that is people who are in poverty for a long time, what is the reason for them facing poverty is the key theological things to think about. There is a clear message of the God to the society and this is constructed appropriately to the prevalence of poor on this society, but there is a biased nature exist on the planet between rich and poor and this will keep continuing in the society.

100s of decades ago, there was a message that was disclosed to Abraham in the writings that, there is a different nature for deprived people. Gone are the days of millenniums where the human species is able to create complicated economic http://www.ijrtsm.com© International Journal of Recent Technology Science & Management

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[Ahmad et al, 5(9), Sept 2020]

systems, financial marketers, machines that can fly, people walk on the moon, find medication for every deadly disease. Now, people are able to confront every challenge that is thrown at them. Though, this is the critical phase of quick development, but still there are a few diseases which have no medication and few people are not able to get their diseases treated due to poverty. Every year, around 1.2 billion people are starving out of hunger and 865 million people are living with less than \$0.99USDevery annum. As per Food and Agriculture Organization, 2009, it is pretty clear that one is attaining the goals set for Millennium development that will help you to rule out extreme hunger and poverty in the nation.

In cities, there are a few areas that are growing their economy at a rapid pace and the infrastructure is also developing briskly. There is an intriguing backdrop that is offered to compare poverty over previous years. There is a lot of theoretical work that is carried out on the nature as well as traits of urban areas, which is again analyzed in detail in this research paper and is best applicable to describe about the Indian society. When comes to the women in this society, they are slowly getting freedom and coming out the web of being a traditional homemaker to finding opportunities that they can tit in perfectly in the labor market. They are reaping the opportunities offered by this developing nation. However, there is a fierce competition in the market that makes the road less troublesome for women who would like to break the stereotype barrier to which they are confined to for a long period of time. In India, the interactions that happen economically as well as socially are found to be incredible, since the country is found to be as one of the developing economies across the globe. With the developing economy evolves the society with a few key traits that are surfaced.

Poverty puts into light in different angles. In this research paper, the face of Indian women who are residing in slum areas will be investigated in detail about their socioeconomic conditions. At first, it is critical to perceive about the nature of people who are residing in urban areas and why people in this particular area are facing poverty.

II. NATURE OF URBANISM FOR WOMEN

There are many people who are migrating in India. There are around 65.4 million migrants who are migrating from one place to another post marriage, household movement or movement post birth is the key component and reasons for females to migrant. There are around 57.5 million women are migrating every year and the key reason behind is due to the family reasons. The clearly percentages of migration are illustrated in figure 7, where 61 percent of women are moving to another place due to family reasons. Moreover, they are migrating from villages to cities. From this, it is clear that though liberalization is playing a critical role in the lives of women, but family is totally cared by man to which women would be given a helping hand.

Reason for migratons	Number of	Percentage to Migrants						
	Migrans							
	Person	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:	14.446.224	12.373.333	2.072.891	14.7	37.6	3.2		
Work / Employment								
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	20.608.105	8.262.143	12.345.962	21.0	25.1	18.9		
households								
offer	9.517.161	5.164.065	4.353.096	9.7	15.7	6.7		

Table 1:	Table	depicting	Reason	for	Migration
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In this paper, it is clearly stated that the urbanization is transpiring in India is completely organic in nature and there is a special implication for every social group. Women who reside in urban areas would challenge the role of a conventional Indian homemaker. The best thing that makes the women residing in the slum areas stronger is that they would support their families in shoulder to shoulder along with man. They act as the bedrock of family and this can be

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[Ahmad et al, 5(9), Sept 2020]

seen in many communities, especially in rural areas. Basically, in every institution, family unity and strength often depends on the ability of the mother to meet their duties and even should have the ability of keeping their children under the mask of the bad male parent. After visiting the slums in the urban Mumbai, the researcher found that women are not at all docile in nature, but would take up the major role in the family. Moreover, these women are also outspoken, smart and would look for opportunities to earn same or more wages to that of their husbands who would be out most of the day.

The new thing about the slums in the urban area will bring a lot of change in the men who are trained rigorously and are in the state of pre-disposition to understand the difference in the equality and inequality issues that are arising in every home. For a traditional family to be strong and united in this 'Human Ecology, there are a few adjustments that are to be done on the approach that is embraced by females living in the urban slums.

This is pretty clear that after having a thorough discussion with the women who are residing in the slum areas of Mumbai, it is learnt that social role has to be tweaked. There are various occasions that are cited where a woman is persistently looking for various opportunities to support the family financially and give a respectable life to their kids besides giving them proper and quality education. Moreover, women are searching for opportunities and government education, welfare programs which they can take advantage of for their children. This clearly shows the Gemeinschaft nature of women in the current society of India. The bond that is established between a mother and child is very strong. Women with whom the researcher had a close discussion found that every woman is striving hard to give a better life for their kids. The findings eventually confirm that women in slums of India are acting as the bedrock for the family. Women in slums are putting extra efforts to search for better opportunities for their kids and to help their kids get a proper education and have a bright future.

Though, there are umpteen overtones of Gelleschaft in this life, their nature is thoroughly hypothesized to that of the Gemeinschaft. Women are highly dominated and overpowered in this urban world. The women in the slums are coming together and forming a close knit social group where they can share their interests that are common like giving a better education for children or presenting about the job opportunities available in the market for them, and sharing this information through various communication channels. There are many women who are quickly referring and it is pretty clear after discussing with them that, women belonging to Muslim religion are still having the boundaries of leading a conventional social life as a conservative mother. There are many peculiarities about the Gemeinschaft relationship where if one fails to identify about the Gemeinschaft in their locality, then they would push down into ostracizing. It is referred that many kids belonging to Muslim families were not seen in taking part in the social activities that are carried out in the streets or other places along with the kids of their age. Though, there is a strong relationship exist between mother and child, but passing of norms and social values of children and helping children pursue their interest should be given high prevalence.

A. Presence of Caste System in the Social Construct of Urbanized Slum Women

Caste is not given any priority in the urban world and people belonging to different communities and religions are getting married. This has totally tumbled the caste discrimination with the progression of the economy of the country. This is explained in detailed about the economic concerns that are faced by the women residing in slums in urban areas. To conclude it on a positive note, the key traits of women who are living in India society would come under Gemeinschaft nature. In a low level, high percentage of the population will prefer to have a good lifestyle and the lifestyle also depends on the geo-demographic conditions as well as their migration patterns. With respective to the women who are residing in slums of urban areas, their behavior is taken into consideration what is actually expected from their Gelleschaft construct. There will be an artificial Gemeinschaft environment that is developed with the help of different tendencies and characters by embracing rural behavior that will best suit the urban environment.

B. Economic Circumstances Facing the Women of the Urban Slums in India

The economic concerns that are faced by the women who are residing in slums are found to be very terrible. In fact, women living in India would come under marginalized group. Women living in slums are marginalized. There is only one way that is available for women to get out of this boundary, i.e. to start their own business or get educated. Many women who are in slums are too old or occupied, giving their helping hand to support their husbands in earning income

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[Ahmad et al, 5(9), Sept 2020]

to run their families. When it comes to the education, it majorly focuses on opportunities for educating young women who are in the slums. It is important to improve financing and entrepreneur opportunities to help people come out of poverty in rural and urban areas. However, this has many challenges associated with this and those will be discussed in this section. There is also light throwing on discussing about the women residing in slums. However, first we will observe about the macro-economic statistics that are related to women residing in India, working and how they are evolving day by day.

India: Female labor force participation

India: Female labor force participation

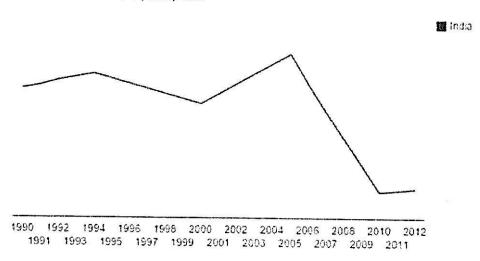


Figure 1: Indian Female Labour Force Participation Rate

On the other hand, this best opinion given by the Labour Force Participation Rate I is decreasing day by day in women of India. This is demoralizing for the people who are in Labour Force Participation Rate as per the economic statistic that is actually helpful to calculate the number of working women and labor rate of women. This helps the country to learn about the employment, unemployed and people who hold a job or working as labor in the market. This will also project you how the India society is in treating gender equally. This will attribute about the work that is undertaken by women in the country. You can see the increase of per capital income in the following graph in India.

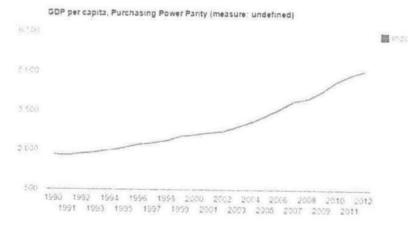


Figure 2: Per Capita Income of India

Women living in the urban slum areas are illiterates and would look for jobs as a child caretaker or other jobs that are not formal. However, these kinds of jobs cannot be considered as the labour force. The researcher who has interviewed the women stated that they are working as domestic help in the rich class homes and their jobs are not contractual. Moreover, not all the women are getting formal employment where they are given a specific role in the family. In http://www.ijrtsm.com@ International Journal of Recent Technology Science & Management

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[Ahmad et al, 5(9), Sept 2020]

addition, they highlighted the key point that they also have to take care of their home and motherly duties. This is the main thing that has to be highlighted and analyzed in social construct or females living in urban as per Gellaschaft conformity. The bond that is established between mother and child would be strong. This will have a greater impact on the economic conditions of mother, as they will not let the traditional duties to go and like to work informally so that they can also give equal priority to their motherly duties. The best part is that, though their work is difficult and need lots of physical efforts, but they have the flexibility to take care of their kids.

Also, the rise in the per capita income would decrease the number of working to work in the society where the concept has become totally consistent and is agreed by the social norms. If people start to earn a lot of money, then the need for women to work would get reduced progressively. The labour force participation of men is 81% and this can be deducted to calculate the gender who-is contributing high to the per capita GDP growth.

This has to be highlighted that the women living in slums of urban Mumbai that they would not leave their duty as a mother and housewife, despite working as domestic help or other jobs in different places. This is the main thing of women who are in rural areas. These women are looking for opportunities that help them to grow economically and lift the standards of their family.

C. Women & Family Relations- Economic Role, Perception and Construct

As per the concepts of urban sociology in India (2011), has emphasized about the working women in India to whether or not they are generating more income than their better halves to categorize them for the supportive role in the family. When the women living in slums in urban areas are interviewed, every woman was seen in a supporting role in the family besides taking up the role of mother as more important over the job. There is a huge pride that is presented by the women who are earning that will help them to contribute high to give better education to their kids.

It is important for this to add up in the social construct when an artificial Gemeinschaft is developed. The women who are interviewed have explained about the family as their most important part of the life and highlighted the fact that they are not earning to fulfill their needs, but are earning to give support to their family financially where the income is easy to share between both husband and wife and then distribute this to the immediate family. When considered this type of construct, there are small groups that started to formeven in poor. They are looking for jobs to earn more, since they learnt that money is taking the precedence. The behavior of Gelleschaft is found to be materialistic.

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

One of the key traits of urban India is that, as it advances economically and urbanely, the discrimination between the castes would be reduced. This is the mainly attribute that is observed in the current boom of economic growth where high caste people are offering jobs to low caste people in their businesses and moreover, these people are supplying cheap labour wherein the high caste people have to rigorously train them to reach their standards. This is a direct result in looking for profits in this economic system where there is no discrimination in caste and worker type. There is also reduction seen in employer profit that would discriminate in labors by paying them high in this labor market. If the business person does not want to get cheap labour, then offering jobs to the people by paying them high would cut down their profit rates as per (Erenburhg, 2011).

Though, there is social discrimination existing in the urban world, but this has totally changed now and there is no caste and class system prevailing in the current world. However, you can see high percentage of affluent people in high caste in this delineating society when comes to caste and class.

E. Small Businesses, their financing and the peculiarities about lending to the Poor

In many countries, mothers are lending their hands to husbands to support the family financially. To do this, they are taking up domestic help jobs, menial jobs and other jobs apart from taking care of their mother role. However, with the income that is earned both husband and wife living in slums have become less difficult to eradicate the poverty. There are social entrepreneurs who are helping and making the lives of poor easy by giving them micro finances to start a business. This kind of business model has become quite popular in India.

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[Ahmad et al, 5(9), Sept 2020]

According to Banjeera (2011), a story that was projected by Padmaja Reddy, who is the CEO of Spandana, which is the biggest micro financing company in India.

Padmaja Reddy stated that, she was inspired to establish this firm after having had a conversation with the rag pickers in Guntur district of Andhra Pradesh. She realized that if the rap picker is able to buy a cart with the income earned, why can't she buy multiple carts in a couple of weeks with the money that they saved by not paying rental fees. However, the rag picker is not in a position to buy even a single cart. Padmaja has questioned herself about why not someone lends money to the rag picker to buy a cart? As per Padmaja, rag picker explained that the banks are not lending them the money to buy a cart. However, she was able to get a loan from the money lenders, but they need to pay a high interest rate which is not a feasible option for them. In the end of the conversation, Padmaja decided to lend a loan to the rag picker. To her surprise, the rag picker started to repay the loan on a timely basis and have thrived over time. Seeing this, many other people have queued up in front or her home for loans and she has decided to quit the current job and take up this profession as a result have sown a seed to start Spandana. In July 2010, she gave around 4.2 million loan clients and started making a profit of 42 billion rupees.

Do you know what the importance of micro-credit institutions is? This is because not every poor household would be getting a loan from reliable lending companies. The role of micro-financing institutions is that, this gives a new hope to improve the conditions of women in the Indian society as per Gellaschaft. With many micro financing institutions, CEO of the companies would create a common unity to involve people of a particular group to attend meetings to let them borrowers meet each other. According to Feigenberg (2010), there is a good spirit and willingness that has come in, the group that is facing problems temporarily. The scenario in the Gemeinschaft locality has created a situation where if one fails to pay the loan the other inthe group would be taking up the dissenting voice in the rural areas to shame others. This helps the micro financing groups to keep the problem of facing loss at bay.

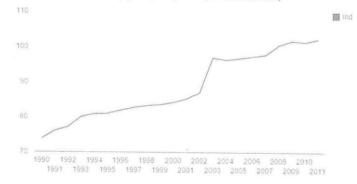
As per Banjeera (2011), there is another similar story that happened in Hyderabad, which showcases the power of social groups.

A borrower from Hyderabad stated that, she was facing difficulties in repaying the borrowed loans from Microfinancing institutions. Though, she had financial problems, but never skipped to pay the loan amount either by borrowing money from their children or by skipping a meal a day. She does not want the credit officer to come to her home and create ruckus in the neighborhood, which is humiliating.

Many women who are part of the social group can use the micro financing institutions to eliminate poverty in their families. The Gemeinschaft inclination that is towards the Indian people is offering a technique to reduce plague that is deep rooted in the society. Is Biblical scripture correct throughout?

III. THE NATURE OF EDUCATION FOR WOMEN IN INDIA

Women in India are not educated as men and even education is standing as a barrier for the young women who are living in slums of urban. They are trying hard to lift their positions. Though, they are facing these situations, but the intent to get educated is increasing. They are also getting quick access to study and this is indicated in the following graph.



Ratio of female to male pupils in pnrnary school (measure: undefined)

Figure 3: The Ratio of Females to Males enrolled in Primary School

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In the figure 3, there is high percentage of females enrolling in primary schools on par with men where the enrollment rate of women outdoing to that of male enrollment rate and this is increasing at a brisk pace and consistently since 2008. However, the enrollment rate will start to fall with the increase in the education level and when comes to secondary enrollment, the rate has been decreasing. This is increasing and is a positive sign. Ratio of female to male students in secondary school (measure: undefined)

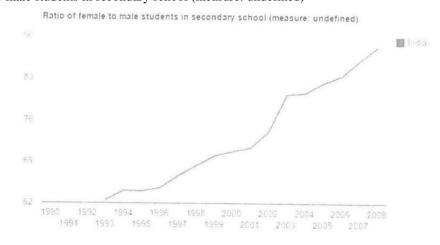


Figure 4: Rate of Female to Male Enrollment in Secondary School

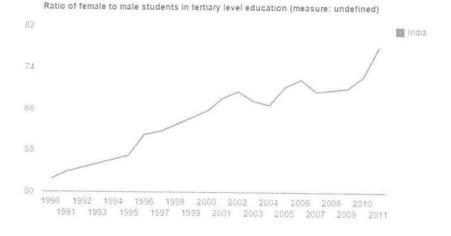


Figure 5: Rate of Female to Male Enrollment in Tertiary Level Education

Tertituy Level Education Tertiary enrollment is giving a social opportunity and the enrollment rate is above 80% in 2011 and this is increasing geometrically. Though, this is not the indicator that is showing up the opportunities for women living in slums in urban areas, but is a common indicator that is giving equal opportunities which were earlier available only for men in India are now available for women too. They are given equal opportunities and left a lot of scope for social mobility of the vehicle.

The interesting part is that women who were interviewed in Mumbai referred that they are in search of better opportunities to give a better life and education to their children. The motherly instinct has driven the women to realize the importance of education. They found, this could lift their social status and improve their economic conditions naturally.



IV. CONCLUSIONS

A. Concluding Remarks for the Society and the nature of the women in the Urban Slums

Women residing in slums of urban are born in slums and are living in that environment and they know only what is in the slums. I-lowever, they are well aware of how their lives to be before and after the social unity and cooperation despite of living in the urban world. In this paper, the researcher has stated that: Indian people are Gemeinschaft natured and are comfortable in their respective states. There are a felt' people who fight against this state or try to take a plunge to the next stage as per Gesellschaft environment. The characteristics that are listed in Gemeinschaft are projected by the women who are living in slums of urban though their conditions are adverse. They have realized their strength and working in cooperation with the husband and proved to be a stronghold to the Indian society. The caste discrimination injected in the society has totally eradicated this system in India with people embracing urban environment, but will showcase class system. The search to earn profits and give bright future to their children by getting a cheap education and elevating the standards of the family is what is required for the women residing in slums of urban.

B. Concluding Remarks for the Economic circumstance of the women in the Urban Slums

With massive capital that is received from the foreign direct investment in India, there are many homemakers who are finding ways to increase their disposable income. With the increase in the income in India, it would have a greater impact on the lives of women living in slums in India either directly or indirectly. With such a huge investment, there is a need for the growth and expansion of the market that is in India. There is also a huge demand for cheaper and labors that are not so highly skilled. This will increase the employment opportunities for women along with the male workers who are not so highly skilled in different niche services and this contributes high for the economy of the country. With huge foreign investments, the middle class people in the society are also increasing. With the increase in demand for the services offered by these women as domestic help and to do other works, their demand is also on the rise. This is helping women in urban slums to find jobs with ease in households. The increase in opportunities for micro-financing will have an indirect impact in the ingenious stage of Gemeinschaft in India giving ample opportunity for women in slums to micro finance themselves to get self employed by starting their own business.

C. Wrapping up giving the remarks of the women's future living in the Urban Slums

The lives of women living in urban slums would extend logically and the families in urban slums would shape better with the government intervention. After interacting with the women residing in slums of urban areas, there is a high spirit filled with them with the latest developments and development projects. However, women who are building their careers have expressed key traits in this high context society which have many hassles and are not properties designed to get the living space. There are many women who are disappointed in not getting the basic needs like pure drinking water. They are not able to express their pride in living in a hygienic and new environment that would boost their faith. It is important to increase the excitement of women giving in this latest environment for Indian government. When there is "Empty development", it would be easy to construct edifices without actually creating any jobs or employment. These areas are getting rid of crime and would boost individualism along with hopelessness that is actually resulting in the failure of housing projects. The government is taking measures like in New York cities in Queensbridge to help people to stay on par with the modern society.

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