

POVERTY AND GENDER IN INDIA'S URBAN AREAS

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HIGHLIGHTS ...

Poverty line in India is defined by the Government of India as a level of per capita monthly expenditure considered adequate to provide a per capita daily intake of 2400 calories in rural areas and 2100 calories in urban areas, and expenditure on essential non-food items. The level is reckoned at Rs.49.09 in rural areas and Rs. 56.64 in urban areas at 1973-74 prices.

HIGHLIGHTS ...

A little over 23 per cent of the World's poor live in India. Numbering approximately 221 million - this being the most recent, 1987-88 estimate, they constitute 27-28 per cent of the country's total population placed at about 800 million persons.

Nearly 82 per cent, or 182 million of the country's poor live in the rural areas. On this reckoning, poverty in India is said to be essentially a rural phenomenon and a rural problem. However, poverty is widespread in the urban areas. Apart from the fact that almost 39 million persons out of a total urban population of 207-208 million live below the official poverty line, the nature and structure of poverty in the urban areas is far more complex and qualitatively different, and is not limited to deficiencies in calorie or nutritional intake alone. Slums account for over 30 per cent of the population of India's metropolitan cities who live in thoroughly squalid conditions, afflicted by malnutrition, devoid of even the most rudimentary sanitary facilities, lacking productive employment, and possessing at best environmentally deficient shelter. Density in many slums exceeds 265,000 persons per sq. km. The infant mortality rate (IMR) in the urban poor households is often as high as 1.8 times than the average IMR in the urban households. Basic services are inadequate and unequally distributed, with the burden of inequity falling almost entirely on the urban poor.

HIGHLIGHTS ...

Open unemployment in India's urban areas is high. In 1987-88, 6.1 per cent of the male labour force and 8.5 per cent of the female labour force were reported to be unemployed. Besides a high level of unemployment, nearly 15 per cent of the male labour force and 26.5 per cent of the female work force are employed on a "casual basis". This casualisation of the labour force seems to be making deep inroads into the urban economy of the country.

HIGHLIGHTS ...

The incidence of poverty in India as measured in terms of calorie intake has declined in recent years. It is also reflected in the share of the bottom 30 per cent of urban population in total private consumption which has shown an upward trend.

Per capita average consumption expenditure in the poor households (below the poverty line) is 42.59 per cent of the All-India urban per capita average expenditure. Of the expenditure of the non-poor households, it constitutes only 34.96 per cent.

HIGHLIGHTS ...

Low proportion of females in the total urban population - 880 compared with 1,000 males is the single most important evidence of the limited access of women to the urban world. Access of women is equally limited to the urban employment market. According to the Census of India, 1981, only 8.3 per cent of the total female population constitute the "work force". The balance either do not work or work in occupations which are not recognised as work by the Census of India.

In the low-income and poor households, the participation rate of females is significant. However, most females in such households are in low-paying and low-end jobs, and face discrimination in the urban labour market.

HIGHLIGHTS ...

There has been during the past decades an extraordinarily large progression in policies towards **women** and **poverty**. The programmes are now multipronged. However, there is no evidence that these have reached the **poor women** and made an impact on the poverty levels of the poor households. Serious problems have been encountered in identifying the target population. Development programmes do not seem to have taken note of and respond to the heterogeneity of the problems that surround the various kinds of low-end jobs and occupations in which females are engaged.

What women in the poor and low-income households do to reduce the incidence of poverty is extremely critical; at the same time, what they do is highly inadequate - this is the general conclusion that emerges from most studies on women and urban poverty.

HIGHLIGHTS ...

Successive five year plans have shown an increasing responsiveness to urban poverty issues, and enforced a combination of at least three mutually reinforcing strategies. The first consists of **macroprocesses and actions**. The Indian planning system continues to hold the view that the solution to urban poverty lies in accelerating the growth rate of the economy, in taking measures that will redistribute incomes equitably, and in altering the structure of output in favour of those items which enter directly into the consumption basket of the poor. The incorporation of **antipoverty focus** in the sectoral programmes constitutes the second major strategy for dealing with poverty in urban areas. **Direct assistance** for urban poverty groups forms the third, and the most recent strategy for tackling urban poverty in the country.

HIGHLIGHTS ...

The Approach to the Eighth Five Year Plan, 1990-95 is aimed at improving the living conditions of the poor and other vulnerable sections of the population. It gives primacy to the immediate and urgent needs of the poor, namely, employment opportunities to all at minimum wages and access to the means of livelihood and skills as also supplies of food, education, health and child-care services, and other basic necessities such as housing.

The Government of India's Action Plan, released on 1 January 1990, envisages substantial expansion of the existing programmes serving the urban poor. The existing programmes as referred to in the Action Plan are -

- Provision of basic services and facilities in slums, with particular attention to the needs of women and children.
- Provision of night shelter for foot path dwellers in major cities.
- Shelter upgradation for the poor.
- Low cost sanitation and liberation of scavengers.

Besides, the Urban Basic Services (UBS) Programme which began in 1985 as a partnership programme of the Government of India, State Governments and UNICEF is in the process of being expanded to cover most urban centres.

The Approach to the Eighth Plan recognises that the phenomenon of the homeless, the slum and pavement dwellers, and the fact that a significant proportion of the urban unemployed are educated present a special set of problems.

DEFINITION OF POVERTY AND POVERTY LINE

Poverty line in India is defined as a level of per capita expenditure considered adequate to provide a per capita daily intake of 2400 calories in rural areas and 2100 calories in urban areas and expenditure on essential non-food items. This level is reckoned at Rs. 49.09 per month in rural areas and Rs.56.64 per month in urban areas at 1973-74 prices.

The question of defining a poverty line was first raised in the Indian Labour Conference in 1957. However, the concept of poverty line, as it is presently used in the country, has come about as a result of the deliberations, among others, of a Working Group set up by the Planning Commission in 1962, of the seminal contributions made by V.M. Dandekar and N. Rath (1971), and the Planning Commission's Task Force on Projections of Minimum Needs and Effective Consumption Demand (1979).¹ These are the three major landmarks in the evolution of the concept of poverty line in India.

The 1962 Working Group of the Planning Commission approached the question of the poverty line by examining as to what should be regarded as the nationally desirable minimum level of consumption expenditure, and came to the conclusion that this expenditure should be at least Rs. 20 per month per capita at 1960-61 prices. According to the Working Group, this level of expenditure was essential in order to provide a minimum nutritional diet in terms of calorie intake and to also allow for a modest degree of expenditure on non-food items. For the urban areas, the national minimum expenditure was placed at Rs. 25 per

capita per month to cover the higher cost of living. The Working Group neither specified the minimum consumer expenditure for rural areas, nor provided the statistical basis for arriving at the national minimum.²

Dandekar and Rath in their seminal work on Poverty in India adopted a different basis for determining the poverty line by laying down that an intake of 2250 calories was adequate under Indian conditions of climate etc . They assumed the same calorie intake for urban and rural population, ignoring the urban-rural differential in calorie requirements arising out of the different nature of physical activities in the two types of areas. Their exercise based on the calorie norm of 2250 per capita per day and the National Sample Survey (NSS) data on consumption expenditure yielded a rural poverty line of Rs.14.2 per capita per month at 1960-61 prices. The corresponding poverty line for urban population was Rs. 22.6 per capita per month. For working out the incidence of poverty, these figures were adjusted to Rs.15 and Rs. 22.5 for rural and urban areas respectively.

The Task Force on Projections of Minimum Needs and Effective Consumption Demand set up by the Planning Commission (1979) defined the poverty line, as the per capita monthly expenditure of Rs. 49.09 in rural areas and Rs. 56.64 in urban areas at 1973-74 prices, corresponding to the per capita daily calorie requirements of 2400 in rural and 2100 in urban areas. This level of expenditure, according to the Task Force, covered the expenditure on food and non-food items and ensured the adequacy

of calorie consumption. In proposing the average calorie requirements of 2400 and 2100 for rural and urban areas respectively, the Task Force took into account the age, sex and activity profiles of population together with the average calorie norms as recommended by the Nutrition Expert Group of the Indian Council of Medical Research.³ The main premise underlying the calculations was that the calorie requirements varied with age, sex, and the type of activity one was engaged in. Also, since the population composition in respect of age, sex and activity was different for the rural and urban areas, the average calorie requirements in these two areas also differed. Thus, the average calorie norm varies between 700 and 3900 per capita per day, depending on the age, sex and the nature of activity one is engaged in. The relevant table is given in the Companion Volume.⁴

The calorie intake norms and their money equivalents i.e. Rs. 49.09 in rural areas and Rs. 56.64 in urban areas at 1973-74 prices have been used since the Sixth Five Year Plan for estimating the number of the poor in the country.⁵ The money equivalents are updated periodically to reflect the changes in the price levels. For this purpose, the private consumption expenditure deflator as estimated by the Central Statistical Organisation is used. The following figures indicate the equivalents of Rs.49.09 and Rs.56.64 at the price levels of subsequent years -

Year	Monetary Value of Poverty line (Rs.)	
	Rural	Urban
1973-74	49.09	56.64
1983-84	101.80	117.50
1984-85	109.24	126.09
1986-87	122.94	141.90
1987-88	131.80	152.13
1989-90	153.04	176.65

The relevance of calorie intake as the only criterion for determining "who is poor" as also their number has been questioned in view of the sensitivity of the poverty measures to the precise nutritional norms, such as 2100 calorie in the urban areas. For example, it has been shown that varying the nutritional norm from 90 per cent of average requirement to 110 per cent of average requirement can increase the proportion of the malnourished from 0 to 90 per cent. Further, the nutritional needs vary not only -- with parameters such as age, sex, occupation, race, climate etc. but also within the same group of people. Such differences are extremely difficult to account for. Also, it is said that these needs are not fixed and are prone to changes over time, making use of this criterion quite vulnerable.

A second more serious objection to using only the calorie intake criterion is that it leaves out other forms and manifestations of poverty and deprivation such as the proportion of people living in slums or environmentally deficient

surroundings, accessibility to basic services and facilities, and availability of productive employment opportunities. The calorie - and goods-based indices totally leave such forms of poverty out of reckoning.

The third, and perhaps a most critical, objection to the calorie intake criterion is that people in India purchase their food and many other necessities but typically do not purchase items such as literacy, education and health goods in the same manner. Millions do not pay for these services or pay heavily subsidised prices. Personal expenditure data of the NSS do not capture this massive consumption and, in the process, exaggerate the number of the poor. Demand has thus been made to adjust the data on private consumption expenditure to reflect expenditure on such services.

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1. Among others who have made significant contributions to the discussions on poverty line include - P.K. Bardhan (Economic and Political Weekly, Annual Number 1973), B.S. Minhas (Indian Economic Review January-June 1987), and papers by S.M. Kansal, K. Sundaram and Suresh D. Tendulkar presented at the Second Seminar on Social Statistics, February, 1988.
 2. By implication, the corresponding minimum amount in rural areas would work out to Rs. 18.9.
 3. The above calorie norms are the averages and not the minimum required for biological existence.
 4. Calorie norms worked out in the weighting diagram may be subject to bias attributable to a number of factors, some tending to push it upwards and others downwards. These estimates underestimate the true calorie requirements to the extent additional allowances are needed by workers among children and adolescents below the age of 15 years. On the contrary, to the extent workers do not work with full intensity, these estimates will tend to overstate the true calorie requirements.

5. To work out the monetary counterpart or equivalently, poverty lines of these norms, 28th Round (1973-74) NSS data relating to private consumption both in quantitative and value terms were used initially. Using appropriate conversion factors, calorie content of food items of each monthly per capita expenditure class was calculated separately for rural and urban areas.

Applying inverse linear interpolation method to the data on average per capita monthly expenditure and the associated calorie content of food items in the class separately for the rural and urban areas, it was estimated that, on an average, Rs.49.09 per capita per month satisfied a calorie requirement of 2435 per capita per day in the rural areas and Rs. 56.64 per capita per month satisfied a calorie requirement of 2095 per capita per day in the urban areas respectively, both at 1973-74 prices. These poverty lines worked out to Rs. 61.8 per capita per month in the rural areas and Rs. 71.3 per capita per month in the urban area at 1976-77 prices.

**ESTIMATES OF URBAN POVERTY
THE CALORIE INTAKE CRITERION**

Approximately 39 million persons out of an estimated urban population of 210 million live in conditions of absolute poverty. The redeeming feature is that the number of the urban poor as well as its proportion to the total urban population have declined in recent years. Also, the share of the bottom 30 per cent in total private consumption has shown an upward trend.

In 1987-88 - the most recent year for which poverty data are available, 38.8 million persons or 18.49 per cent of the country's total urban population were assessed to be below the official poverty line. In other words, the personal consumption expenditure of 38.8 million persons was less than Rs. 152.13 per capita per month - Rs. 152.13 representing the monetary value of 2100 calories and essential expenditure on non-food items at 1987-88 prices. This estimate is based on the personal consumption expenditure data collected by the National Sample Survey Organisation (NSS) in its 43rd Round Survey held in 1987-88.

A decade ago, i.e., in 1977-78 the number of the urban poor was estimated at 53.7 million persons or 38.2 per cent of the total urban population. A similar survey conducted in the year preceding the commencement of the Seventh Five Year Plan placed the number of the urban poor at 50.5 million persons or 27.7 per cent of the total urban population (1984-85). These estimates are shown in the following table.

Table 1

Estimates of Population Below the Poverty Line
(as estimated at the commencement of the Seventh Five Year Plan)

Year	Per cent of people below the poverty line		Number of people below the poverty line (million)	
	Urban	Total	Urban	Total
1977-78	38.2	48.3	53.7	306.8
1984-85	27.7	36.9	50.5	272.7

* The Seventh Plan used the old NAS series data.

The estimates given in the above table which are based on the consumer expenditure data of the 32nd and 38th round and the number of the urban poor as assessed in the 43rd round of the NSS surveys, are not quite comparable, in view of the changes that have been made in the base years of the National Accounts Statistics Series. Here it is necessary to point out that there are two streams of data which are used to measure the incidence of poverty in India. The first stream consists of NSS data on the distribution pattern of consumption among different population groups. These are obtained from the nationwide consumer expenditure surveys which are conducted by the National Sample Survey Organisation on a quinquennial basis and sometimes in the intervening years. The NSS surveys collect expenditure data on different items of consumption and also on items such as rents, taxes and cess according to households in different per capita consumer expenditure categories.

The second stream of data on consumption expenditure is available from the National Accounts Statistics (NAS) produced by the Central Statistical Organisation. There is a little difference between the two sets of data on account of the imputed rents of households living in own dwellings and on account of expenditures of non-profitable institutions, both of which are not taken into account in the NSS household expenditures.

In the 1960s, the difference between the NSS estimates and the NAS estimates ranged between 2.3 to 13.4 per cent (NAS as a percentage of NSS). However, on account of the recent revision of the NAS series with 1980-81 base, the difference in the two series of data is now substantial with the NAS series being higher by 25-30 per cent than the NSS series.

In the official estimates of poverty in India, the NSS consumption estimates are adjusted to the estimates of consumption in NAS. The adjustment is prorata, which amounts to increasing the NSS expenditure by an adjustment factor¹. It shifts the NSS consumption distribution to the right such that its overall mean becomes the same as given by the national accounts data of the CSO. The estimates given in the above table are based on the old NAS series, while the data of the 43rd round placing the number of the urban poor at 38.8 million are from the new series of National Accounts Statistics (NAS).

According to the figures adjusted to the revised NAS series, (given in the following table), the incidence of poverty in the urban areas has begun to show a downward trend. In 1983, an estimated 39.4 million persons were below the poverty line; in 1987-88, this number had declined to 38.8 million persons. In terms of the proportion, the decline has been more substantial -- from 22.3 per cent in 1983 to 18.9 per cent in 1987-88.

Table 2

Estimates of Population Below the Poverty Line, Adjusted

Year	Estimates of population					
	Total		Rural		Urban	
	Number (million)	%	Number (million)	%	Number (million)	%
1977-78	306.8	48.30	253.1	51.20	53.7	38.20
1983	223.5	30.85	184.1	33.57	39.4	22.37
1986-87	234.2	30.07	192.6	33.59	41.6	19.79
1987-88	221.0	27.80	182.2	31.14	38.8	18.49

Researchers have often used the NSS data without making any adjustment for assessing the poverty incidence, and shown that the incidence of poverty assessed this way is far greater than the official poverty estimates. For instance, according to the unadjusted data given in Table 3, the number of the urban poor in 1987-88 was 67.8 million which was almost 75 per cent higher than the number worked out by using the adjusted data. Also the proportion of the urban poor without any adjustment of the NSS data works out to 32.3 per cent of the total urban population.

Table 3

Estimates of Population Below the Poverty Line, Unadjusted

Year	Estimates of population					
	Total		Rural		Urban	
	Number (million)	%	Number (million)	%	Number (million)	%
1977-78	352.0	55.1	289.0	58.5	63.0	44.8
1983	383.3	52.9	309.2	56.4	74.1	42.05
1986-87	382.6	48.9	309.7	54.0	72.9	34.9
1987-88	360.1	45.3	292.3	50.0	67.8	32.3

However, the important point to note is that irrespective of whether one uses the adjusted data (Table 2) or the unadjusted data (Table 3), the incidence of poverty is less today than it was in 1983 or in the earlier years. Another noteworthy feature to note is that the target laid down in the Seventh Five Year Plan, (1985-90) for urban poverty, reduction has been accomplished well before the stipulated time. The Seventh Plan had proposed a reduction in the poverty incidence from 27.7 per cent in 1984-85 to 19.3 per cent in 1989-90; the incidence, as stated above, was 18.49 per cent in 1987-88.

Further analysis of the NSS data also confirms that poverty incidence has begun to decline in the urban areas of the country. For instance, as would be seen from the tables in the Companion Volume, the share of the bottom 30 per cent of urban population in total private consumption has since 1972-73 been showing an upward trend, though the disparity in the level of consumption between the bottom and top deciles continues to be

extraordinarily wide. Similarly, the average per capita consumption expenditure in households below the poverty line has also been witnessing upward movements. In 1977-78, this was estimated to be Rs. 63.71 which rose to Rs. 69.87 in 1987-88 at 1980-81 prices. However, the disparity in the average per capita private consumption expenditures of households "below the poverty line" and "above the poverty line" has widened during this period.

Although the incidence of poverty has registered a decline in aggregate terms, it is still extraordinarily high in many states. The 1983 State-wise distribution of the number and proportion shows that the poverty incidence is significantly higher in low-income states which include Uttar Pradesh (40.3%), Bihar (37%), Madhya Pradesh (31.1 per cent) and Orissa (20.3%). Rajasthan is the only exception to the general trend where the proportion of the urban poor is 26.1, i.e. less than the national urban average. On the other hand, the proportion of urban population living below the poverty line is low in relatively high-income states such as Gujarat (17.3%), Maharashtra (23.3%), Punjab (21%) and Haryana (16.9 per cent).

Claims have often been made that "poverty", i.e., the proportion of persons below the poverty line to total urban population has strong positive correlations with factors like the level of urbanisation and the Infant Mortality Rate. It is also argued that urban poverty is one of the direct outcomes of the inability of the urban areas to absorb the flow of migrants, and,

therefore, the two are positively correlated. On the other hand, the incidence of poverty is stated to be low in high-income states, and, conversely, high in low-income states. Also, it is claimed that there is a negative correlation between poverty and literacy rates.

Correlations between the proportion of the urban poor and the four indices, namely (i) level of urbanisation, (ii) per capita gross domestic product, (iii) urban literacy rate, and (iv) urban IMR have been worked out to test these claims, and shown in the correlation matrix below.

Correlation Matrix

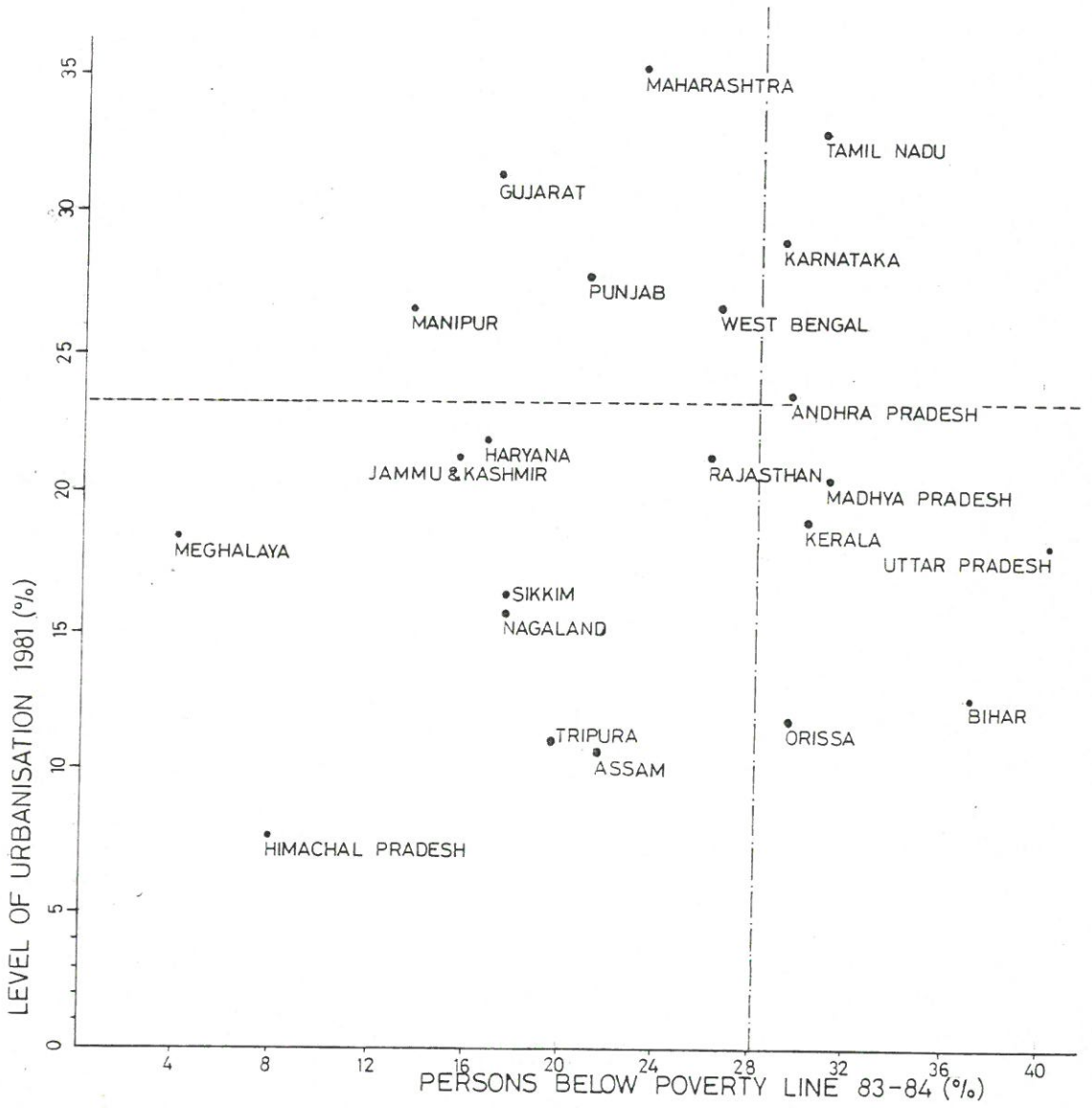
	Y	X1	X2	X3	X4
Y	1.000 0				
X1	0.1125 22	1.0000 0			
X2	-0.1875 22	0.4635 22	1.0000 0		
X3	-0.1627 22	0.2003 22	0.1217 22	1.0000 0	
X4	0.2582 17	-0.0270 17	-1.0653 17	-0.3374 17	1.0000 0

- Y = Percentage of persons below poverty line 83-84
- X1 = Level of Urbanisation
- X2 = Per Capita National Product at Current Prices (Rs.)81-82
- X3 = Urban Literacy Rate
- X4 = IMR 1982

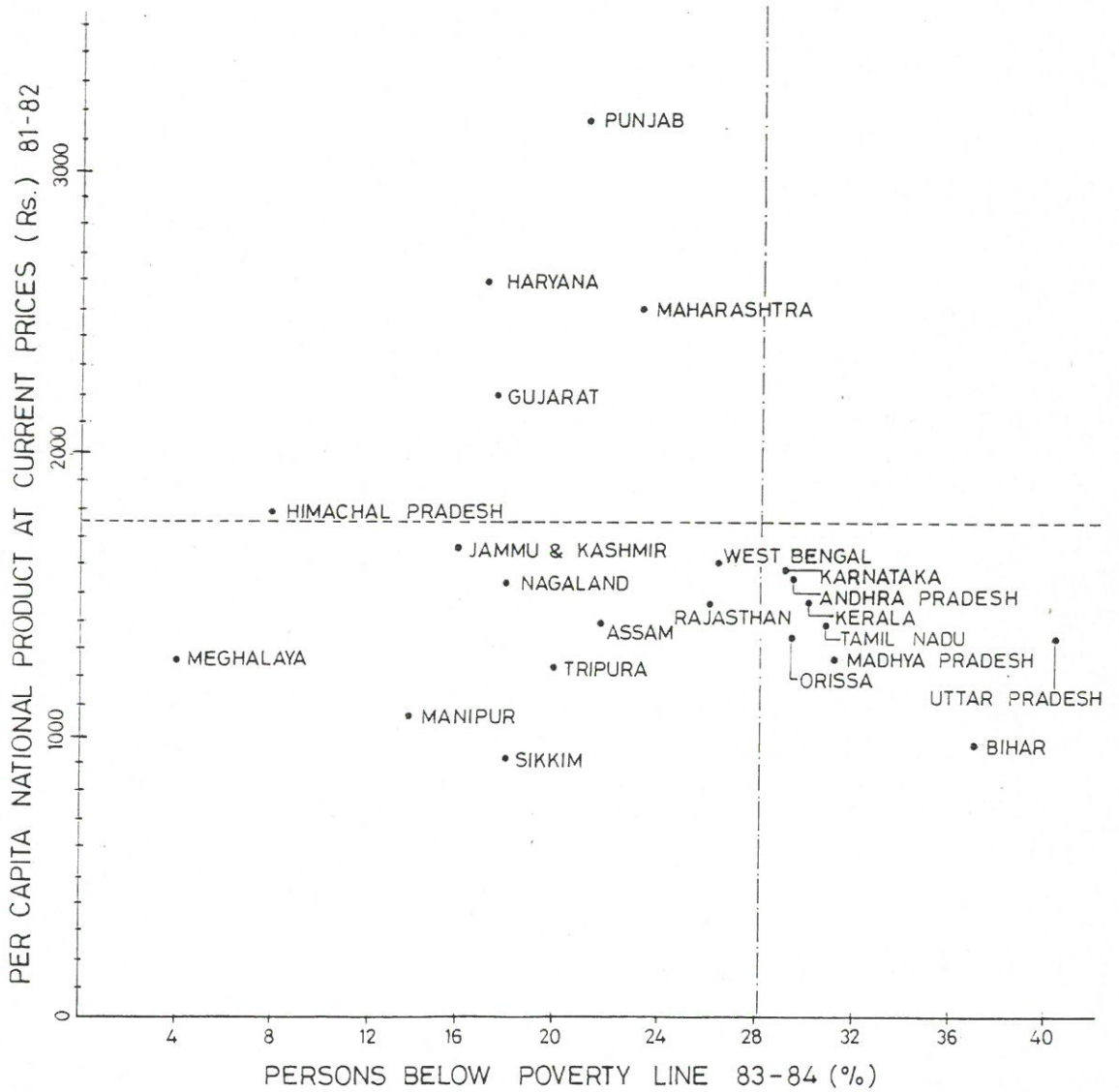
The correlation matrix shows that none of the correlations are significant, lending strength to the notion that poverty in the urban areas is a complex phenomenon, and not subject to easy explanations. Thus, if we see the matrix with the four charts showing the proportion of population living below the poverty line on the X axis, and other indices on the Y axis, we would find that there are states that have low levels of urbanisation and low incidence of poverty coexisting with states that have high levels of urbanisation and high incidence of poverty. Similarly, there are states that have low levels of urbanisation and high poverty incidence, and states having high levels of urbanisation and low incidence of poverty. A similar situation exists with respect to other indices -- low-income states having high and low incidence of poverty; high literacy states having high and low incidence and so on.

1. The adjustment factors for 1983-84 and 1987-88 (NAS as a percentage of NSS) were 1.319 and 1.2418 respectively.

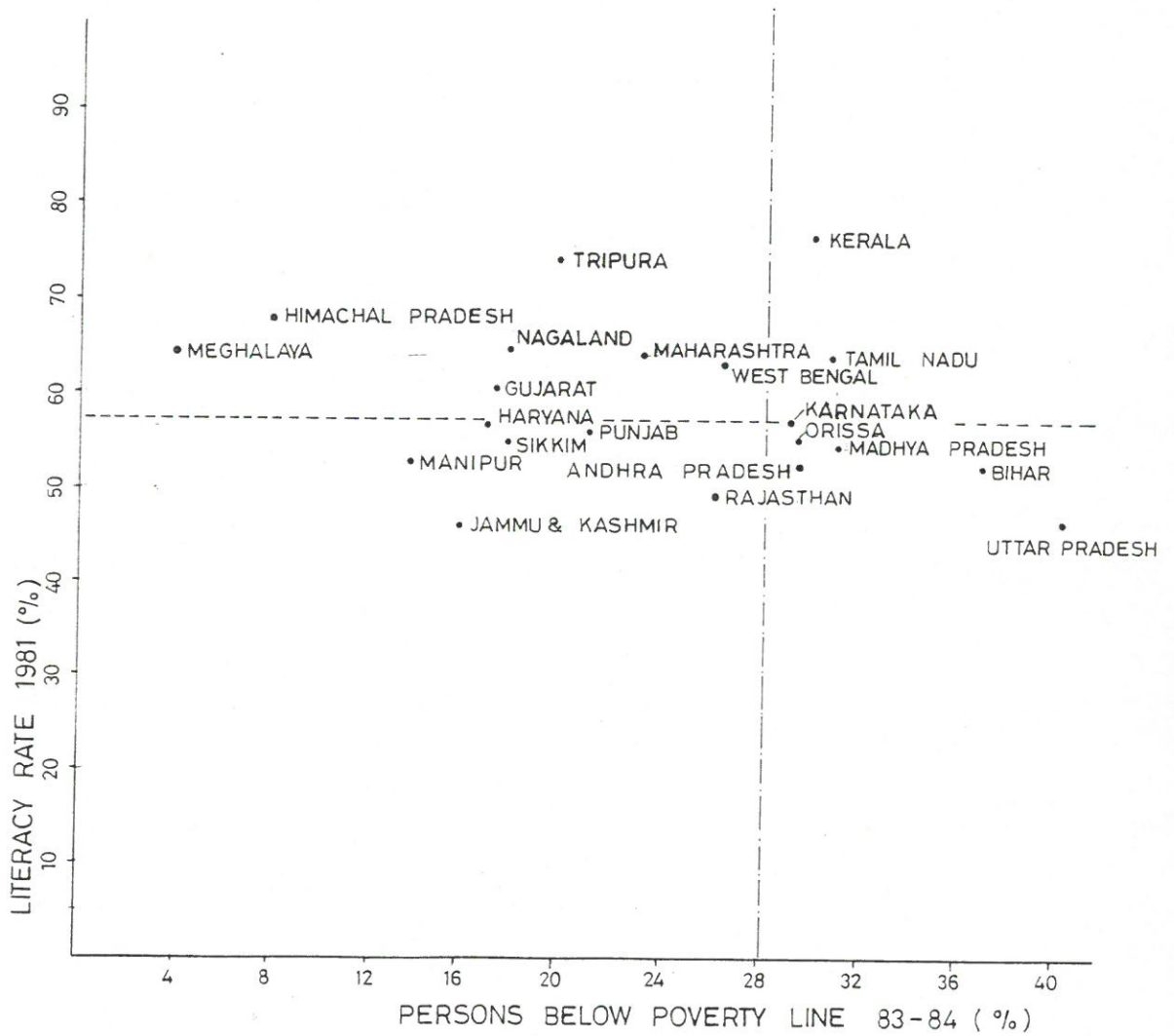
Statewise Level Of Poverty And Level Of Urbanisation



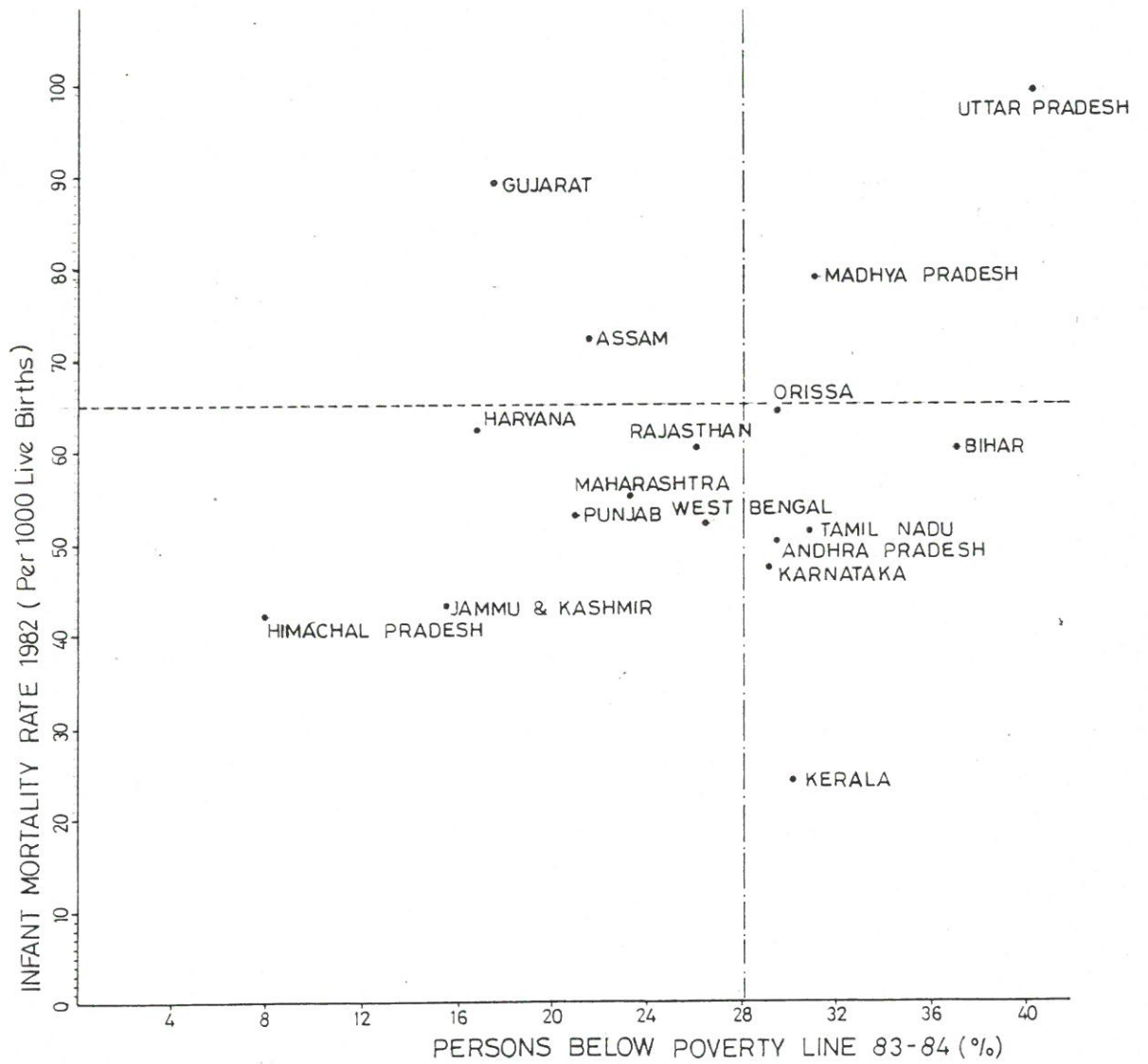
Statewise Level Of Poverty And Level Of Per Capita National Product



Statewise Level Of Poverty And Level Of Literacy



Statewise Level Of Poverty And Level Of Infant Mortality



URBAN POVERTY BEYOND THE CALORIE INTAKE
OTHER MEASURES OF POVERTY

Slums are the most visible manifestation of poverty in the urban areas. In 1981, slum dwellers accounted for 17.4 per cent of the total urban population. They are a typical feature particularly of the one million cities, where the environmental conditions in terms of the availability of basic services are appalling. In 19 per cent of the slums, night soil is still disposed of by head-load method. The number of workers casually employed is also on the rise in the urban areas. In addition, low quality of life indices present yet another dimension of poor living conditions in many of the urban areas.

Assessment of the magnitude of poverty by using only the criterion of calorie intake or its money equivalents has attracted widespread criticism in recent years. Critics have contended that poverty is more than undernourishment, that it is multidimensional, and, therefore, its definition should be related to other components essential for human existence and quality of life indices.

A survey of the literature reveals that there are several manifestations of poverty of which at least four are overwhelming-

- i. the proportion of urban population living in slums and squatter settlements;
- ii. the proportion of slum population without access to basic services such as water supply, sanitation, and health and educational services;
- iii. the proportion of the urban labour force which is unemployed and underemployed and is characterised by irregular and unstable incomes;
- iv. the proportion of urban population with low quality of life.

(i) **Slum as a Manifestation of Urban Poverty**

Slums are the most visible manifestation of poverty in the urban areas. In 1981, slum dwellers accounted for 17.47 per cent of the total urban population, the absolute number being 27.9 million out of a total urban population of 159.73 million. In several states, slum population constituted a significant proportion of their urban populations, Bihar (37.5%), Punjab (25.16%), Andhra Pradesh (22.90%), and West Bengal (20.97%) being among the more important ones.

Slums have extremely low level of services. According to the Census of India, 1981, 32 per cent of the slums are not connected by paved roads; 30 per cent of the slum dwellers use community latrines, and another 30 per cent use open spaces. 58 per cent of them use public hydrants for water supplies. 19 per cent of the slums use head-load system for night soil disposal.

Slums are a typical feature of particularly the one-million cities. In 1981, 30.78 per cent of their population was living in slums; in smaller and medium-sized cities, these proportions were significantly lower. In cities like Calcutta, Bombay, Delhi, Madras, and Kanpur, over one-third of populations live in slums. The actual slum population may be higher if one takes into account the number of people who live on pavements and unrecognised slums.

Slum areas represent a high concentration of the urban poor, even though the poor may not necessarily live in the slums. However, irrespective of whether poor live in them or not, slums

constitute one of the most visible forms of poverty in India's urban areas, particularly in the larger urban areas where even the most rudimentary sanitary facilities, and other basic services do not exist.

There has been a considerable expansion in health services in India since Independence. Urban areas enjoy a concentration of health services, which is borne out by the fact that 86.61 per cent of beds and 73.60 per cent of hospitals are located in urban areas.

Despite availability of better health services in the urban areas, the status of health of the urban poor, particularly of women and children in the slum areas is poor and much worse than that of the rural poor. The Seventh Five Year Plan observed that, "urbanisation is creating serious health problems. The existing urban health services are under pressure, services in the slum areas being most vulnerable and inadequate. Poor sanitation conditions in urban slums continue to create favourable conditions for disease transmission and health hazards for not only the slum population but the entire urban population".

In the slum areas, there is either a total absence of or inadequacy of public health facilities and services. As a result, the urban poor are exposed to hazardous environmental conditions, which combined with their poor health care consciousness, unhygienic habits and sanitation practices, incompatible with high density settlements, cause a high

incidence of mortality, morbidity and malnutrition, particularly among women and children. Higher average life expectancy and lower IMR in urban areas than in the rural areas are mainly attributed to the social composition of the cities.

Studies indicate that the incidence of mortality and morbidity is high in slum areas, where the micro environment, nutritional deficiency and poverty combine together to produce a poor health status. The micro environment is such that 40 per cent of the households live in just one room. In metropolitan cities, like in Calcutta this figure goes up to 70 per cent and in Bombay 82 per cent; a vast proportion of the households do not have access to safe drinking water supply; 80 per cent have no private latrine and 72 per cent do not have access to sanitation. Over-crowding and malnutrition create conditions for diseases to take a heavy death toll.

In his study of slums in Madras city, P.K. Nambiar found that "the slum areas has a birth rate 43 per cent higher than the non-slum areas only to be checked by a parallel (50 per cent) excess in the death rate. The infant mortality rate is also higher in the case of slum areas to the extent of 70 per cent".

In a study of disease patterns in Bombay, Radhika Ramasubban and N.Crook found that the poorer inner city wards of Bombay experience very high rates of infant mortality. The IMR in some of the sub-divisions where slum population is concentrated is 112.6 as against an IMR of 65.1 in those areas where concentration is less. NIUA's studies show that the IMR in slum

settlements is about 1.8 times the IMR in the non-slum settlements.

Meera Bapat and Crook in their morbidity survey of slum areas of Pune city attributed the respiratory sickness to the damp conditions of the dwellings (huts). The slums' survey of Pune also revealed that "mortality rates, especially among children and infants differed rather little from those in the rural areas." Andrea Menefee Singh in a study of women in the bustees (slums) of Delhi found that women and children are more prone to illness than men; child mortality rate is 221 per 1,000 children born live and the female children are more likely to die than male children.

The sum of these surveys and other studies is that ¹ --

- The incidence of diarrhoeal disease in urban areas is estimated to be 500 per 1,000 among infants and 229 per 1,000 among school children.
- Nearly 300,000 urban children die annually owing to diarrhoeal dehydration.
- At least 6,000 urban children become blind every year owing to vitamin A deficiency.
- Over 60 per cent of children below three years of age and 45 per cent between the ages of 3 years and 5 years suffer from iron deficiency anaemia.
- Infant mortality rate though lower in urban areas than in rural areas, is high in the slum areas where it is in fact more or less the same as it is in the rural areas.
- Nearly 50 per cent of the infant deaths are neonatal, as a result of complications, such as prematurity arising out of maternal malnutrition and inadequate sanitation.
- Polio is the main cause of paralysis in the case of 44 per cent of the disabled in urban areas, and 28 per cent in rural areas.

- About 29 per cent of the infant deaths and 22 per cent of the deaths among children in urban areas occur because of the lack of trained medical attention.
- Persons belonging to the lowest income categories in the slums seldom obtained medical attention at hospitals, clinics or by trained medical people.

India is one of the very few developing countries which has achieved a massive quantitative expansion in education at all levels. Educated manpower is estimated to have increased from less than 4 million in 1951 to about 48 million in 1985 and the annual increment is of the order of 3.5 million. The enrolment for post-graduate studies has gone up from a mere 20,000 in 1951 to over 300,000 in 1984-85. And yet, the level of illiteracy is as high as 63 per cent in the aggregate, and about 43 per cent in the urban areas.

Surveys of slum areas reveal a very high incidence of illiteracy. The slums of recent origin accommodating largely migrants from rural areas have the maximum percentage of illiterate people. In a comprehensive survey of 63 jhuggi-jhopari clusters (squatters) covering about 29,000 jhuggies, about 70 per cent of the families were found illiterate, 30 per cent literate (i.e. those who could sign their names only). Only 1-2 per cent could read and write. In an earlier survey of about 36,000 squatter households in 1983, the Delhi Development Authority found that 91 per cent of the squatters were illiterate, 4.32 per cent had education up to the primary level and 2.69 per cent up to matriculation. It was further found that about 80 per cent of the parents have expressed their desire for

their children to help them in the domestic work and earning more income for the family than going to school.

The incidence of drop-outs, even where the children are sent to the school, is fairly high. The survey also showed that "between the age-group 10-15 years, there is a tendency to give up education". This tendency is visible more in the girls than in the boys. In the slums of Hyderabad, the literacy rate was found to be lower than the national average, varying according to the type of communities. It was 82 per cent for Christians, 32 per cent for Hindus and 27 per cent for Muslims. The literacy rate and the school enrolment rate of children tends to be low in those slums which are predominantly inhabited by the scheduled castes and backward castes, as is evident from the survey of slum areas in Vijayawada; 75 per cent of slum dwellers were found to be illiterate while 65 per cent children did not receive any education at all. In the larger slums and squatter settlements of metropolitan cities, where the ethnic, religious, linguistic and caste composition tends to be more heterogeneous the literacy rate tends to increase.

Urban Unemployment and Under-employment

Nearly 55 per cent of the male work force and three-fourths of female workers are either "casually employed" or self-employed. The NSS data shows that there has been a noticeable increase in the number and proportion of casually employed during 1972-73 and 1983.

Open urban unemployment, or chronic as it is often called, is high, and is increasing. According to the National Sample Survey (July 1987-June 1988), 3.5 million males and 1.1 million females were reported to be unemployed. In percentage terms, unemployment rate is about 6.1 among males and 8.5 among females. In 1983-84, the National Sample Survey had revealed this rate to be 5.9 among males and 6.9 among females. Unemployment in the urban areas is more than twice the rate in the rural areas, and the difference between rural-urban rates has increased.

In the low income households, unemployment rates particularly among women are low. A recent study conducted by NIUA shows that on an average, a little over 30 per cent of women participate in income-earning opportunities in order to "survive". However, most women as will be shown in a subsequent sections, are employed in low-paying and low-end jobs. This somewhat low incidence of unemployment among low-income households lends support to the growing evidence that the poor can not afford to be unemployed; rather the problem of the poor is under -or marginal employment and low-income occupations. This position finds support in at least two sets of data which are presented in the tables given in the companion volume.

Those tables are extremely significant and indicate possible explanations of the existence of poverty in urban areas. For instance, the tables show:

- Inability of the formal wage sector to expand fast enough to absorb the increasing urban labour force. According to the tables, wage employment as a proportion of the total declined during the period 1972-73 and 1983-84. Its proportion which used to be a little more than half of the total urban employment in 1972-73 dropped to less than 45 per cent within a period of 10-12 years. A somewhat similar indication is available from the census data which showed a lower share of main workers in 1981 (29.23) as compared to 1971 (29.32).
- Expansion of the non-wage, informal sector. The non-wage sector of the country's urban economy showed appreciable expansion during 1972-73 and 1983-84. Non-wage employment as a proportion of the total increased from 50.31 to 55.42 per cent in the case of male workers and from 72.11 to 73.77 per cent in the case of female workers.
- Within the non-wage sector, the share of the casually employed rose much faster than those who were self-employed. Likewise, the proportion of marginal workers who otherwise constitute a small proportion of the urban labour force also showed some improvement.

What is important to note is the phenomenon of casualisation of the urban labour market and an increasing proportion of marginal workers in the urban labour force. To what extent urban poverty is due to casualisation or marginalisation, may be difficult to say. One would, however, not be very wrong in assuming that the non-wage, casual sector is characterised by low and irregular incomes which happen to be among the main reasons for the high incidence of urban poverty in India.

Quality of Life

Despite the fact that a significant proportion of India's urban population has continued to live below the poverty line and the net rate of economic growth has been very low, the progress of the country in terms of social indicators is quite impressive. India has achieved remarkable results in the extension of social services relative to its per capita income level but the

consequent improvements in living standards are not reflected in the national income accounts.

A few attempts have been made in India to assess the quality of life involving social indicators of which the work of Morris and McAlpin is singularly important. Based on data from the Sample Registration System (SRS) and the Census of 1971, they have developed a composite index of the physical quality of life (PQLI) by taking the average of the computed index number in respect of life expectancy at one year of age, infant mortality and literacy rate. They have assumed that these indicators represent the result of the total social process, summing the combined effects of social relations, nutritional status, public health and family environment. Even though both infant mortality rate and life expectancy are related to the health status, they represent, according to them, different processes. The factors influencing infant mortality are different from those which affect the mortality rate of children over one year of age. The adult population is less exposed and vulnerable to the diseases from which infants suffer. Moreover, the role and position of women within the family and maternal practices substantially influence the infant mortality rate. Literacy provides information about the potential for development and the extent to which poor groups can share the possibilities and advantages of development activities. Morris and McAlpin have argued that for the poor, literacy in terms of the ability to read is more important than the capacity to read and write since the potential power of poor initially rests on the ability to read.

The Physical Quality of Life Index (PQLI) varies from a low of 49 in Uttar Pradesh to a high of 74 in Kerala. The PQLI is low in relatively backward states, such as Uttar Pradesh, Orissa, Rajasthan and Gujarat, and high in Kerala, Punjab, Karnataka, and Tamil Nadu. There does not seem to be any clear relationship between PQLI and the percentage of people living below the poverty line in 1977-78. In Kerala, where PQLI is the highest, 51 per cent of the urban population lived below the poverty line. In Karnataka and Punjab, the level of urban PQLI is the same (65) but the percentage of urban population living below the poverty line is 44 per cent in Karnataka and 25 per cent in Punjab.

The analysis of PQLI further suggests that urban PQLI is higher for male population than the female population. There are also variations amongst the states but these variations are more suggestive of the relationship of PQLI with the degree of urbanisation rather than the incidence of poverty in urban areas. Since PQLI does not reveal the conditions of the urban poor, it is necessary to deal with specific indicators separately, for example, health, nutrition and education, in order to identify the quality of life of the urban poor.

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1. National Institute of Urban Affairs "Dimensions of Urban Poverty". A Situational Analysis", Research Study, No.25,1988.

ANTIPOVERTY POLICIES IN INDIA'S PLANNING FRAMEWORK

The Indian planning system aims to reach the poor through a combination of three mutually reinforcing policy and programme initiatives - these being, macroprocesses involving income growth, income distribution, and changes in the composition of output; antipoverty focus in sectoral programmes; and direct attack on poverty.

Poverty removal as an explicit objective in India's development strategy appeared initially in the Fifth Five Year Plan, 1974-79.

The earlier five year plans, particularly the First (1951-56) and the Second (1956-61) saw the problem of poverty essentially in terms of economic and social inequalities, and observed that the process of development should be such that it results in the diminution of such inequalities.

The Third Five Year Plan, 1961-66 made a more direct reference to the existence of "appalling poverty" in the country, and pointed out that poverty was particularly acute in areas which had heavy pressure of population or in which, on account of scanty development of local resources, low levels of productivity persisted, and there was absence of continuous work. The Fourth Plan, 1969-74 reinforced the emphasis on poverty issues. It stressed the need to bring about greater equality in the distribution of incomes and wealth, and observed that the consumption standards of the poor would continue to remain low unless special efforts were made to alter the existing pattern of distribution of incomes. The Fourth Plan presented data on the

consumption levels of the different segments of population, and indicated that the per capita consumption of the poorest decile of population was roughly 28 per cent of the average in the urban areas. The Fourth Plan laid the ground for setting up a minimum desirable consumption standard.

The Fifth Plan recognised the existence of large scale poverty in India, and noted that despite the sizeable gains of economic development and improvement in the living standards attained during the two decades of planning, "large numbers have remained poor". It noted that the consumption levels of the bottom 30 per cent of the country's population with their share of only 13.46 per cent of the total private consumption remained far below the minimum of Rs.40.6 (1972-73 prices) required to stay just above the poverty line. There were wide disparities in the consumption levels which together with widespread poverty held "a potential threat to the unity, integrity and independence of the country". "Elimination of poverty must, therefore, have the highest priority".¹

The Fifth Five Year Plan, however, made no distinction between rural and urban poverty. Apart from stressing the need to enable the poor to have access to the minimum private consumption of at least Rs. 40.6 (1972-73 prices), and to raise the share of the bottom 30 per cent in total private consumption to about 21.98 per cent, it proposed no nation-wide programmes for poverty alleviation. The Fifth Plan sought to reduce its incidence via the economic growth processes and national level

programmes such as the Minimum Needs Programme (MNP), public procurement and distribution of essential goods, and job reservations for scheduled castes, tribes and other backward classes.

It was the Sixth Five Year Plan, 1980-85 which marked, in a sense, the commencement of a more definite approach to poverty issues in the country. For one thing, it recognised the limits of the "income growth" approach to reducing the incidence of poverty, and pointed out that in the light of the past experience, that is, growth not trickling down to the lower-income strata, "it will not be realistic to rely solely on the growth processes to find a solution to this problem. Specific policy measures will be needed not only to influence the composition of output in favour of mass consumption goods but also to ensure a more even regional and class distribution of output"².

Placing a very high priority on alleviation of poverty, the Sixth Plan approached the problem in three stages :

- Identification and measurement of the poor
- Developing realistic targets for uplifting the poor above the poverty line.
- Formulation of specific programmes to meet the targets.

Using the norms recommended by the Task Force on Projections of Minimum Needs and Effective Consumption Demand, and utilising the NSS data on household consumption expenditure, the Sixth Plan observed that nearly 50 per cent of the country's population was

living below the poverty line continuously over a long period. It pointed out that with growth and distribution policies and specific programmes to reach the poor directly, it should be possible to bring down the percentage of the poor from 48.44 in 1979-80 to 30 in 1984-85.

The Sixth Five Year Plan identified specific poverty groups. A number of programmes aimed to reach those groups such as the Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP), Rural Landless Employment Guarantee Scheme (RLEGP) and many other area based programmes came to be either set up or reinforced during this period.

As in the case of the preceding Five Year Plan, the Sixth Plan did not address the urban poverty issues directly. In fact, it continued to display a distinct bias towards rural poverty.³ The following quote from the Sixth Plan is relevant here.

The majority of the poor live in the rural areas and belong to the categories of landless labourers, small and marginal farmers, rural artisans including fishermen, and backward classes and backward tribes. These people have either no assets or assets with very low productivity, few relevant skills and no regular full time jobs or very low paid jobs.

The Sixth Plan, however, provided for moving nearly 6.1 million of the total urban poor above the poverty line, essentially through the provision of additional consumption benefits and better and more equitable distribution of health, education, sanitation, housing and drinking water, and slum upgrading and environmental improvement programmes.

The Seventh Five Year Plan, 1985-90 constituted the first conscious attempt to address urban poverty issues directly. There are two features of the Seventh Plan approach that need to be especially highlighted. Firstly, it took explicit note of the growing incidence of poverty in urban areas, and pointed out that the persistent migration from rural areas has led, on the one hand, to rapid growth of slums in many cities and towns, and, on the other hand, to overcrowding in relatively unskilled and low paid jobs in the informal sector. The Seventh Plan accordingly placed considerable emphasis on improvement in the living conditions of slum dwellers. It further noted that in order to be effective, the problem of urban poverty would require a major thrust towards employment generation and creation of productive jobs. This formed the second feature of the Seventh Plan approach.

In line with this major thrust, the Seventh Plan proposed a strategy that included :

- Provision of gainful employment to the unemployed, particularly women and youth;
- raising the earnings of those in low-paid jobs;
- improving the access of the urban poor to basic amenities such as education, health care, sanitation and safe drinking water.

Two programmes aimed at directly assisting the urban poor were launched in the Seventh Five Year Plan. The Urban Basic Services (UBS) Programme - a variant of the earlier Urban Community Development Programme was launched in 1986. It is

designed to involve the low-income urban households in enhancing their own quality of life. Covering all urban centres in 36 out of over 410 districts, this programme is aimed at improving the access of the poor to basic services thus contributing to urban productivity.

The Self Employment Programme for the Urban Poor (SEPUP) is another programme which was taken up during the Seventh Plan for reducing the incidence of poverty in the urban areas. It focusses on the expansion of employment opportunities in all metropolitan and urban centres with a population of over 10,000. In its broad thrust, it is an analogue of the old Antyodaya programme for the rural poor who are provided with an income yielding asset in the form of bank loans and an element of capital subsidy. Thirty three categories of job opportunities have been identified for bank loan assistance of up to a maximum of Rs. 5,000.

A word may be added here about the Nehru Rozgar Yojna - an employment programme which was launched by the Government of India in October 1989. It constitutes yet another attempt to promote employment in the urban areas and, in the process, reduce poverty. It is based on the general principle that any programme for promoting employment should not lead to, or promote, further rural to urban migration, and that it should not distort the pace and pattern of urbanisation.

If we analyse the Fifth-Sixth-Seventh Plan approaches to urban poverty, we will find that these have over time shown an

increasing responsiveness to the urban poverty issues, and evolved and enforced a combination of several mutually reinforcing strategies. Three of such strategies stand out from the analysis. The first consists of **macroprocesses and actions**. The Indian planning system continues to hold the view that the solution to urban poverty lies in accelerating the growth rate of the economy, in taking measures that will redistribute incomes equitably, and in altering the structure of output in favour of those items which enter directly into the consumption basket of the poor. The **incorporation of antipoverty focus in the sectoral programmes** constitutes the second major strategy for dealing with poverty in urban areas. The mechanism underlying this strategy has been to set aside and use a part of the sectoral funds and budgets for the poorer sections of the urban communities. Sites and services and slum improvement and upgrading projects are typical examples of antipoverty biases in the housing sector. Similar biases exist in many other sectors.

Direct assistance for urban poverty groups forms the third, and the most recent strategy for tackling urban poverty in the country.

It is important to note that these initiatives consist of sectoral and subsectoral programmes, and are neutral, and are not specific to "gender". There exists no gender-specific strategy for dealing with urban poverty in India. The absence of gender in these initiatives and policies, with the underlying assumptions in them that, first, the incidence of poverty is shared equally between the two sexes ; second, the two sexes are

able to take equal advantage of the various programmes and projects; and third, the various barriers and constraints affect both sexes equally, remains the most striking deficiency in the existing antipoverty policies.

India is now in the transition phase, moving from the Seventh to the Eighth Five Year Plan. In advance of the finalisation of the Eighth Plan, the Government of India has announced as an interim statement (Action Plan, 1 January 1990) that the existing programmes serving the urban poor will be substantially expanded from April 1990. According to the Action Plan, expansion will relate to -

- Provision of basic services and facilities in slums, with particular attention to the needs of women and children.
- A significantly stepped up scheme for provision of night shelter for pavement dwellers in major cities; it is expected to benefit about 100,000 persons during 1990-91.
- A comprehensive national housing policy for different sections of society, with specific programmes directed towards the poor; and
- Liberation and rehabilitation of scavengers in medium and small towns, covering 500 towns annually.

In addition, the Government of India has just finalised the Approach to the Eighth Five Year Plan which gives, to quote, "primacy to the immediate and urgent needs of the poor, namely, employment opportunities to all at minimum wages and access to adequate means of livelihood and skills, as also supplies of food, education, health and child-care services, and other basic necessities, such as housing." Equally significant in the

Approach to the Eighth Five Year Plan is the emphasis on the role of women in the overall development process and particularly in the reduction of poverty. An extract from the approach document to outline the existing policy on women is useful in this regard.⁴

"Women constitute half the population and are critical to the production and social processes of the economy. Their contribution and role in the family as well as in economic development and social transformation are pivotal. They have been managing and supporting the survival systems, particularly in the case of the poor households constituting about 30 per cent of the population. The programmes for alleviation of poverty should thus have a strong focus on the development of women."

Such initiatives are expected to get a further boost in the coming years.

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1. Planning Commission, Draft Five Year Plan, 1974-79, p. 6-8, New Delhi, 1973.
 2. Planning Commission, Sixth Five Year Plan, 1980-85, p. 51, New Delhi, 1980.
 3. Ibid, p. 51
 4. Planning Commission, Approach to the Eighth Five Year Plan, 1990-95, New Delhi, May 1990.

**ANTIPOVERTY PROGRAMMES
STATUS, IMPACT AND PEOPLE'S PERCEPTIONS**

Direct evidence on the impact of the antipoverty programmes is sparse. There is however, a growing impression that (i) the reach of the antipoverty programmes is limited (ii) there is a high degree of inflexibility in the programmes, and (iii) the real target groups are missed by the antipoverty programmes.

Beginning with the year 1972 and more specifically the Sixth Five Year Plan, 1980-85, a number of programmes have been launched to improve the quality of life and economic well-being of the urban poor and low income households. These fall into
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three groups :

- i. Shelter and shelter-related programmes, which include the widely known 20-Point Programme on slum improvement and upgrading, Environmental Improvement of Urban Slums (EIUS), sites and services and other support programmes for low-income housing.
- ii. Provision of basic services under programmes such as the Urban Community Development (UCD), Urban Basic Services (UBS), and Urban Integrated Child Development Services (ICDS).
- iii. Creation of employment opportunities under the Self Employment Programme for the Urban Poor (SEPUP).

Most of these have been taken up at the initiative of the Central Government; a few, however, such as the Environmental Improvement of Urban Slums (EIUS) which began as a joint programme of the Central and State Governments have been transferred from the Central to the State sector. In addition, there are the normal developmental programmes of State Governments and urban local bodies which, though not meant exclusively for the urban poor, also reach them and tend to

improve their quality of life. These include programmes such as the immunisation schemes, eradication of malaria and filaria, and others which help the poor in supplementing their incomes.

Direct nationwide evidence on the impact of these programmes on the poverty levels or the quality of life of the urban poor is not available. At the same time, a number of studies have been carried out by institutions and researchers to assess the impact and reach of the various antipoverty programmes. A study of the environmental improvement programme in Bombay, for instance, reveals that it has not been able to succeed in its objectives owing to a number of factors including --

- the vast size of the slum population which presents operational and financial difficulties;
- no periodic augmentation of services and facilities;
- inability on the part of the people to pay for the services; and
- the tendency to look upon slum improvement as an engineering and not as a socio-economic problem.

There are some success stories also, one of which is the Urban Community Development Project in Hyderabad.

The Hyderabad Urban Community Development Project which began in 1968 has shown that creative activities are possible even in bureaucratic organisations like the Municipal Corporation of Hyderabad which administers this project. It has also shown that the bureaucratic structures can be made flexible and its leadership made responsive to the local needs. It also shows that a shelter improvement programme for the poor has greater

chances of success if it is taken as a part of other developmental activities.

According to the National Commission on Urbanisation, however, the antipoverty programmes have not been able to make any impact on the incidence of poverty. Programmes, according to the Commission, have not reached the poor, they do not reflect the needs and priorities of the poor, they are borrowed and, therefore, misplaced in the Indian context. The Commission has pointed out that these programmes have been implemented in a lackadaisical manner, and those who are responsible for implementation have no conviction in the effectiveness and relevance of the programmes.²

The National Institute of Urban Affairs conducted a survey to find out how different strata of the population look at and perceive the antipoverty programmes. The survey focussed on the following specific questions³ :

- i. Do people of the different strata know of the various poverty alleviation programmes?
- ii. Do these programmes in their view reflect the needs and priorities of the urban poor?
- iii. Have these programmes, in their view reached and benefitted the poor? If not, what do they attribute this to?

The results indicate that 20.2 per cent of the respondents are ignorant about the poverty alleviation programmes. A very large number of those who do not know about the various poverty reduction programmes are the poor themselves : 81 per cent or 77 out of the 95 respondents in the category of the poor. In

relative terms, the percentage is 32.1 as compared to 8.3 per cent in the case of officials, and 7.0 per cent for non-officials and professionals. The level of ignorance is low among the NGOs. The concentration of those unacquainted with the various programmes among those for whom they are meant is a distressing aspect of the present socio-administrative system.

How well do the various programmes reflect the needs and priorities of the urban poor?

According to the survey, the poverty alleviation programmes reflect in general the needs and priorities of the poor. However, this overwhelming response endorsing the link between the various programmes and the needs and priorities of the poor should be seen in the context of the sharp variations that exist among the different categories of respondents. Only 0.8 per cent of the officials consider the various programmes as unrepresentative of the needs and priorities of the poor. This percentage is 14.6 among the respondents in the category of the poor. Equally important is the very high proportion of the officials (75.2%) who think that the various programmes reflect the needs in an overwhelming manner. In comparison, this proportion is only 27.5 amongst the poor. No less important is the ambivalence among the respondents about the nature of the programmes and the extent to which this reflects the priorities of the poor. The proportion of the poor who do not consider the programmes as representative of their priorities is high. The perceptions of officials here are quite the contrary.

The question whether the various programmes have benefitted the poor has been a coveted theme for discussion amongst many, with claims being made on the one hand, that the various poverty alleviation programmes have resulted in the reduction of poverty, and, on the other hand, that the programmes have not benefitted them, and have failed. The Seventh Five Year Plan, 1985-90 has, for instance, indicated that the proportion and numbers of those below the poverty line have declined on account of the impact of the various programmes, while the general notion is that the programmes are leading nowhere.

According to the survey, the programmes have benefitted the urban poor - this is the view expressed by 58.9 per cent of the total respondents. Nearly one-third of the respondents have stated that the programmes have not benefitted them, with about 8 per cent of them stating that they "do not know".

A disaggregated analysis, however, presents, a different picture. 50.4 per cent of the respondents in the category of the poor and one-fourth of the non-officials and professionals do not think that the programmes have benefitted the poor. This proportion is, however, low for the respondents in the category of the officials, only 7.4 per cent. Only 21 per cent of the total respondents feel that the programmes have been of substantial benefit to them, with an almost equal number saying that the programmes have benefitted them only marginally.

Why are the programmes not effective? What factors explain the ineffectiveness of the programmes and why do the programmes not reach the poor?

This question formed an important aspect of the NIUA's survey, and was put to the different population groups to test the many existing hypotheses, centering around factors such as the institutional barriers, skewed production structures, and also the capitalistic mode of production which prevent the benefits of programmes from filtering down to the poor. The issue was, to what extent do the general notions and hypotheses match with those of the respondents of the survey. This question has evoked multiple responses, meaning that the ineffectiveness of the programmes owes itself to the operation of a multiplicity of factors rather than being the result of a single factor. Various forces, according to the respondents, some seemingly interrelated and others in relative isolation, render the programmes ineffective.

The range of factors is wide and includes factors such as corruption, lack of administrative commitment, inefficiency in the implementation processes, political interference, lengthy and complicated procedures, lack of coordination, scarcity of resources in relation to the magnitude of the problem, misuse of funds, ignorance of the poor and their unpreparedness to make fuller use of the programmes, and the inability of the programmes to focus on the poor. Factors such as the capitalistic mode of production or the growth not being able to trickle down do not

figure in the range of responses. This itself is a fact to be noted as it shows the existence of a gap in the thinking of those who are in the "field", and those who, as the saying goes, work and think from "ivory towers".

According to the results, corruption is the single most important reason for the ineffectiveness of the various poverty alleviation programmes. 43 per cent of the total respondents (144 out of 335) think so. Significantly, this number includes all categories of respondents - officials (16.7%), non-officials (31.9%), NGOs (9.7%), and the poor (41.7%). In relative terms, however, the percentages of those who attribute the ineffectiveness of the programmes to corruption are quite different, these being 39.3 per cent for officials, 71.9 per cent for non-officials including professionals, 70 per cent for NGOs, and 31.6 per cent for the poor.

A significant proportion of the respondents think that there is no commitment on the part of the machinery which is responsible for the implementation of the poverty alleviation programmes. The majority of those who consider lack of commitment as one of the principal reasons happen to be the "officials", which is a very significant response, coming from the officials themselves. A related important factor which the respondents have identified is poor implementation and the inefficiency of staff responsible for programme implementation. It shows that adequate attention is not paid to what would normally be the most important aspect of such programmes -the implementation. Political interference is yet another reason for

the ineffectiveness of the various programmes. As many as 31 respondents (9.3%) think it to be an important reason. Those who think it to be an important factor include 14 officials (23% of the responding officials), 11 non-officials (19.2% of the non-officials), but only 3 or 1.6 per cent of the responding poor.

Scarcity as well as misuse of financial resources have also been mentioned as possible reasons for the ineffectiveness of the programmes. While officials have talked about the shortages and scarcity of financial resources (19 out of 61), the non-officials and NGOs have focussed on the misuse of funds. The poor do not think these to be the reasons for the ineffectiveness.

In sum, the survey shows that the various programmes have not been able to benefit the poor. Most people think that the programmes have not benefitted them for reasons that are many and often interlocked. A very large number of respondents consider corruption to be widespread in even the poverty alleviation programmes which are resource deficient, to begin with. Ignorance about programmes among those who are expected to benefit from them is an equally disturbing result of this survey. On the other hand, the survey shows that the programmes as well as their objectives and content are seen to represent the needs and priorities of the poor. The government has launched, in recent years, programmes in sectors which impinge most on the needs of the poor - shelter and shelter-related basic services, and expansion of employment and income opportunities. The survey underlines that the priorities are not misplaced. In addition,

it is obvious that people view poverty as a multi-dimensional phenomenon. They do not think that it can be explained by one or two factors. It is a syndrome of "collective poverty", if we use John Friedmann's phrase. This feature makes the redressal of poverty far more complex than envisioned ordinarily.

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1. The three broad groups mentioned above are not mutually exclusive. Also, there are additional programmes which help the urban poor. These include the public distribution of essential commodities, special programmes for backward classes, scheduled tribes and scheduled castes, income supplementation programmes in Calcutta, employment training for slum dwellers in Madras, and Special Training and Urban Employment Programme (STEPUP) in Madhya Pradesh. Also a number of shelter and urban Community Programmes. Development were established earlier in 1972.
 2. Report of the National Commission on Urbanisation, Vol.II, Part III, Chapter 5.
 3. National Institute of Urban Affairs, Urban Poverty. A Study in Perception, Research Study Series No. 28, New Delhi, 1988.

GENDER AND URBAN POVERTY : THE MACRO EVIDENCE

Women constitute nearly 46 per cent of the total number of the urban poor. These women have limited access to employment and other basic services and facilities. Their incomes are low, and they suffer disproportionately from malnutrition and absence of proper education. At the same time, they contribute substantially to the incomes of the poor households, and help them stay above the poverty line.

The role of women in the reduction of urban poverty has not been systematically examined in the Indian context. Most studies on gender and women's role have focussed on the nature and extent of female participation in work, the levels of wages, earnings and savings, the constraints to their participation and the effects of their participation on education, health, and social status of the households. The question whether women helped in the reduction of poverty and how they helped have not been directly addressed in research studies. Recent research work including the monumental report of the National Commission on Self-Employed Women and Women in the Informal Sector (Shramshakti), and National Perspective Plan for Women have, however, changed the general perception about women's role and participation in the development process. Historically, for instance, research of the 1970s and earlier years took pains to point out that women did not participate in the development process; that those who worked were engaged in low productive and marginal occupations; that they were disadvantageously placed in the matter of wages and earnings, and that their access to basic services and infrastructure was grossly limited. It also showed

that the structure of labour market was such that it discriminated against women, and also one which resulted in the feminisation of particular jobs.

More recent research has begun to produce evidence of a different kind, showing that women, particularly those who are at the lower end of the scale, contribute far more substantially to the national economy than what is generally assumed. Studies have begun to point out that like their male counterparts, they too cannot afford to be unemployed. But their work and participation are invisible and, in most cases, unrecognised. Studies have begun to suggest that the social accounting and other classification systems that are used in India and many developing countries are not designed to take note of the activities in which women most participate.¹ There is a male bias in data collection and analysis, with the result that there is gross underestimation of women's work in the development process.²

NIUA's studies on women's role in the urban informal sector and the analysis of the Census and NSSO data on women show interesting but mixed results.³ On the one hand, studies show that access of women to the "urban world" and all that goes with it is grossly limited. On the other hand, studies show that they contribute significantly to the incomes of particularly the poor households and also to improving the quality of life manifested in indicators such as health, education etc. For instance, tables given in the Companion volume when analysed demonstrate that access of women to the urban areas which are considered more

productive in terms of their contribution to GNP and which are the centres of industrialisation, modernisation and innovations is very limited. This is also evident from the highly adverse sex ratios in the urban areas. In some of the States (Bihar, 832; Uttar Pradesh, 846; West Bengal, 819; and the hill States of Himachal Pradesh and Sikkim), sex ratios are particularly low. Kerala is an exception in the country where the sex ratio is favourable to women.

This adversity is not limited to sex ratios alone but extends to other spheres like the participation of females in economic sectors and activities, access to education etc. According to the Census of India, only 8.3 per cent of the total females in the urban areas are economically active; the balance, by implication, do not "work" and make no contributions to the national economy. The National Sample Survey Organisation (NSSO) which defines 'usual status work' somewhat liberally (see the definition in the Companion Volume) estimates the female participation rate to be 17.3 per cent (1983) which also is very low by most standards -- global or those prevailing in the developing countries, putting females in a highly disadvantageous position as far as the participation rate is concerned.

Work Participation by Sex, 1961-81*

(per cent)

Census year/Total workers	Rural		Urban	
	Males	Females	Males	Females
1961 Total Workers	58.35	31.43	52.36	11.12
1971 Main workers non-workers with secondary work	53.78	15.84	48.86	7.15
1981 Main+marginal workers	53.80	23.18	49.07	8.32

Source : Census of India, 1981
* Excludes Assam.

Attempts have been made in recent years to show that the under-reporting of female work participation rates in Census varies from 30 to 40 per cent. Other researchers have also found that the measurement and analysis of female work force participation suffer from gross under-enumeration and there are poor conceptualisation of female work styles, and mistaken identities of female economic roles by respondents and interviewers.

A disturbing feature of female participation that deserves mention here relates to the sectors in which females work. The Census of India which compiles data on the pattern of employment in major sectors and subsectors shows that nearly 23 per cent of the female workers are engaged in Agriculture, Livestock, Forestry, Fishing and related sectors. Another 37 per cent of them work in miscellaneous, residual types of sectors and subsectors. Compared to these, there is concentration of male

workers in manufacturing (26%), trade and commerce (21.3%), and transport (9.98%), indicating a sharp segmentation of the urban labour market along gender lines.

Male-Female Urban Workforce Distribution in Industrial Categories, 1981 (Per cent)

Industrial Categories	Gender	
	Females	Males
Cultivators	4.66	5.20
Agricultural Labourers	16.56	4.66
Livestock, Forestry, Hunting etc.	1.77	1.81
Mining and Quarrying	0.69	1.10
Manufacturing, Processing etc		
a. Household industry	10.50	4.21
b. Other than household industry	14.60	26.00
Construction	3.10	4.26
Trade and Commerce	8.89	21.30
Transport, Storage etc.	2.24	9.98
Other Services	37.00	21.40
Total	100.00	100.00

Source : Census of India, 1981.

The segmentation of the labour market along gender lines emerges more sharply from the three-digit classification of the industrial categories. This classification shows that there are few female workers in as many as 206 out of a total of 376 industrial categories and subcategories. In other words, nearly 55 per cent of the industrial subcategories of the urban economy have remained virtually shut out to females, with the coefficients of female concentration in these categories being less than 0.5. In another 42 such subcategories, the share of females in total work force is significantly less than that of males in the sense that the concentration coefficients in respect of these are between 0.50 and 0.75. In 97 industrial subcategories, however, females have an advantage over males (coefficient of concentration is greater than one), a large number of these categories happens to be allied as shown in the earlier table also, with Agriculture, Plantation, Forestry and Fishing, (tea and coffee plantation, cardamom plantations, production of ganja, production of fuel by exploitation of forests and opium, gathering of fodder by exploitation of forests, and gathering of uncultivated materials), or represent those categories which involve repetitive and mechanical operations. In addition, women also have an edge over men in selected industrial subcategories such as manufacture of perfumes, shampoos, pottery and manufacture of structural clay products, electronic components, watches, clocks, telephone communications, data processing, and services like education, sanitation, laundry, domestic and welfare services. The NSSO

data on the distribution of female workers in the various industrial categories also give by and large identical results.

A part of the reason why women's participation is low in certain subsectors and occupations is attributable to the existing legislative framework which have special provisions relating to the hours of work and restriction on employment in respect of women workers. These legislation act as a deterrent to the employment of women.

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1. K. Saradmoni, "Statistics on Employment of Women", a paper presented at the Second Seminar on Social Statistics, February 1988.
 2. K. Saradmoni, ibid.
 3. National Institute of Urban Affairs, "Women and the Urban Informal Sector", draft report, 1990.
 4. K. Saradmoni, ibid.

WOMEN IN POOR HOUSEHOLDS

It is important to mention at this point that there are no official estimates on the number of females who are below the poverty line. Gender break-up of the total number of the urban poor is not available. It is, however, estimated that nearly 46 per cent of the total number of the urban poor are females. Besides this number which too is a derivative, there are no nation-wide estimates on the number of women in the low income and poor households who work, or the sectors and subsectors in which they are engaged in, the roles they play within the households and the economy of the urban areas, and the strategies they employ in keeping their families above the poverty line.

A few small-scale sample studies and surveys have, however, been carried out of households living in low-income and slum settlements which are the only source of data on the role of women in poor and low-income households. These studies and surveys are of two types -

- i. the cross-sectional studies resembling the ILO type of work carried out in the 1970s to ascertain the number of persons engaged in the informal sector and the nature of occupations these persons were engaged in;
- ii. the branch-specific studies to understand the problems of the specific trades and occupations.

Among the more recent studies are three cross-sectional surveys conducted by the National Institute of Urban Affairs (New Delhi), and one conducted by the Operations Research Group (Baroda), and branch-specific studies as published in the final report of the National Commission on Self-Employed Women and Women in the Informal Sector.

The status of women in the low-income households varies sharply from the urban population in general. Several distinctive features can be noted of which the first one pertains to the participation rate of females in the work force. NIUA's surveys of six cities (1988) show that of the 20,405 females surveyed, as many as 6,314 are economically active, that is, on an average, 30.94 per cent of the total females in the low-income households work. The higher participation rate among females in the low income households as compared to the urban households in general where the female participation rate is 8.3 per cent clearly suggest that like their male counterparts, they too can not afford to be without work, and that work is an integral part of the survival strategies of such households.

Female Participation Rates, Census and NIUA Surveys

City	Female participation rate (%)		
	Census, 1981	NIUA survey results (Low-income households)	
		All ages	+15 years
Bangalore	8.84	46.51	77.45
Lucknow	3.76	27.19	47.93
Vishakhapatnam	5.24	40.68	59.80
Faridabad	4.68	21.11	39.60
Trichur	15.17	29.85	36.98
Puri	7.61	20.89	34.25

NIUA's survey reveal that the higher participation rates among females in the sampled, low-income households are attributable to at least three factors, namely -

- i. low income of the households, and the sheer necessity to work;
- ii. use by NIUA of a wider definition of "work", i.e., one that encompasses occupations which are ordinarily not perceived as "work" or not recognised as "work", thus reducing the impact of invisibility in work participation rates; and 1
- iii. elimination of male bias in surveys and data collection.

Similar results have been reported in studies carried out by other organisations. A study of five cities conducted by the Operations Research Group (1988) shows that the female participation rates range between 15.5 per cent in Kanpur to 30.9 per cent in the case of Rajkot. In smaller cities like Bhavanipatna, Kumbhakonam and Madanrting, these rates are somewhat lower but still considerably higher than those reported by either the Census of India, or the National Sample Surveys.

A second related feature about female participation showing that 62 per cent of the surveyed low-income households have at least one female worker is equally distinctive. In Bangalore, almost every low-income households (93.17%) has one working female. In the other two cities from the southern part of the country where in economic activities, there are fewer barriers to female participation over 60 per cent of the households have working women. In Lucknow and Faridabad the proportion of such household is, however, low, which is explained in part by historical and cultural factors. These sets of data are given in the following table.

Households with Women Workers, NIUA Survey, 1988

Bangalore	Lucknow	Vishakhapatnam	Faridabad	Trichur	Puri
93.17	50.78	77.37	44.65	62.36	42.27

What this shows is that the incidence of female workers is significantly higher in the low-income and poor household than in the general population, (and also age - the incidence of child labour is also high among poor households) lending support to the thesis that the poor - irrespective of sex, cannot afford to be unemployed.

The proportion of female-headed households is not significant even among the low-income households. According to the surveys, only about 15 per cent of the women workers are household heads. The largest proportion nearly two-thirds consists of spouses.

A fourth feature that distinguishes the low-income urban labour market from the rest is in respect of the employment status of female workers. NIUA's survey show that almost one-third of the total female workers are "self-employed". More important are the piece-rate workers who constitute an extremely important category in the Indian context with its own attendant problems. It is also to be noted that nearly 9 per cent of workers are helpers in the families who possibly remain invisible as far as official enumeration of female workers is concerned.

Female Participation by Employment Status,
NIUA Surveys, 1988

Self-employed	Employers	Helpers in family	Salaried Workers	Casual Workers	Piece Rate workers
31.01	0.03	8.81	17.15	18.44	24.56

Women in the low-income households are engaged in a wide spectrum of economic activities. While there are some activities which are city-specific such as chikan work in Lucknow (a kind of embroidery work), and incense-making in Bangalore and cutting of rubber straps for slippers in Faridabad, there are others that are more ubiquitous in character. Domestic services and construction workers employ a sizeable proportion of the female work force, about 13 per cent each, followed by tailoring, construction work, retail trading, and activities like dairying.

It is significant to point out that the pattern of employment in the low-income households covered by NIUA surveys is strikingly different from what is observed for the general population. In the total urban population, there is a fair degree of concentration of female workers in industrial sub sectors like manufacture of radio and T.V. parts, electronic computers, insurance careers, data tabulation and processing services, and advertisement and publicity services. In the low income households, there is a greater concentration in sub sectors like domestic services, street vending, tailoring, and all the low-end jobs like those mentioned in the footnote. It is also to be noted that almost all female workers in the low-income

households happen to be engaged in the informal labour market. Formal sector employing only about 1-2 per cent of the total females appears closed to them for at least three reasons -

- i. educational criteria established for entry which females of the low-income households do not meet;
- ii. competition from males; and
- iii. lack of flexibility in hours and place of work.

An extremely important feature of the low income households is that the activities in which females are engaged are essentially low paying, they require low skills, and are extensions of domestic work. For a larger part, female workers of these households are at the periphery of the labour force. There is not only a gender differentiation in the major activities but also a differentiation of the labour market along the lines of household income.

A final area where the status of working women in the low income households differs from the general population and which bears vitally upon survival and poverty reduction strategies relates to their contribution to the family and households income. NIUA's studies as also the studies conducted by other institutions like the Operations Research Group show that women's earnings as a share of family incomes are extremely significant, and, if these are excluded from the family earnings at least 23 per cent of the low-income households would plunge deep into the state of poverty. As would be seen from the following table, nearly 30 per cent of the working women contribute as much as 26-50 per cent of the family incomes, indicating a very high degree

of dependence of these families on women's earnings and work. For 11 per cent of the households, women's earnings are the only source of survival - these households being the female headed households. Seven per cent of working women have no independent income as they work together with the other members of the households.

Contribution of Female (+ 15 years)
to the Monthly Household Incomes

Contribution of Females to Household Incomes	Percentage of Households
1-25	43.20
26-50	32.04
51-75	5.80
76-90	0.84
91-10	11.06
No independent income	7.06

Women in the urban low-income and poor household (- this section shows), are an altogether different lot, displaying very different profiles and characteristics. The first important characteristic, of course, is the higher participation rate among women in the labour force. They work in larger numbers and proportions. Perhaps, more important is the share of women's earnings in the total household incomes, without which a number of the households will plunge deep into the state of poverty. In this sense, women are central to the survival strategies of the poor households. On the other hand, it is also obvious from the analysis that the activities and occupations in which women are engaged are low-end and low-paying, with women bearing a double brunt of the highly segmented urban labour market in the country.

Firstly, the labour market discriminate against women in the sense that women's participation in a very large number of industrial activities and subactivities - 206 out of 376, is low, if not insignificant. Men dominate these activities which have a larger urban orientation than those in which women dominate. It is also clear from the three digit industrial classification that men are in one, higher level labour market circuit while females happen to be in another circuit of a lower order. A second discrimination in the labour market that this analysis has brought out is among women themselves - poor versus the rest. Higher - level, urban oriented activities seem to be the preserve of women in the higher and middle income groups while the residual, lower order activities are performed by women of the low-income households. It is this double brunt that women in the low-income households have to suffer from. This analysis also shows large scale illiteracy among women. However, it is far from clear whether illiteracy among them keeps women in low paying and low-end jobs or that there is a vicious circle that binds women of these attributes together.

1. See, National Institute of Urban Affairs, "Women and the Urban Informal Sector", draft report, 1990.

Notes : Data used in this section have been drawn from NIUA's study on "Women and the Urban Informal Sector".

WOMEN AND URBAN POVERTY : DEVELOPMENT RESPONSES

Issues relating to poverty and women have occupied an important place in the planning exercises from the very inception of planning in the country. Each five year plan has analysed the problems associated with poverty and women, proposed alternative options and approaches to poverty alleviation and women's development, and suggested specific programmes and courses of actions. Of course, as one would expect, the treatment of the issues in the various five year plans have neither been consistent nor uniformly systematic; in fact, the emphasis and content of the approaches and programmes have been continually changing, which reflect in many ways the contemporary thinking and perceptions of the problems. Also, changes have occurred as a result of the experiences arising out of the implementation of the related programmes, and unquestionably better information and improved understanding of poverty and women-related issues.

An example would amplify this point. In 1951 the planners who drafted the First Five Year Plan described poverty in terms of the unequal distribution of wealth and incomes, and assumed that an improvement in income distribution and deconcentration of wealth and incomes in favour of the poor will automatically lead to a reduction in poverty levels. Since then, i.e., during the past four decades, there has been a sea of change in the planners' perception of poverty issues who now see it as a result of highly interconnected and complex set of factors and forces. One of the important changes that has occurred during this period

is the recognition that there are severe limits to income approach, and that poverty reduction is possible only with a package of multisectoral programmes and projects.

Policies relating to women's development too have changed dramatically over the years and become wideranging and progressively articulate. For instance, in the earlier plans it was women's reproduction roles and their role as mothers that determined the primary response to their problems. Accordingly, the first and second Five Year Plans placed emphasis on the expansion of antenatal and postnatal facilities and services. The position at the commencement of the 1990s is very different with women being projected as active and equal partners in development. A recent, 1990 document of the Planning Commission¹ states that, to quote,

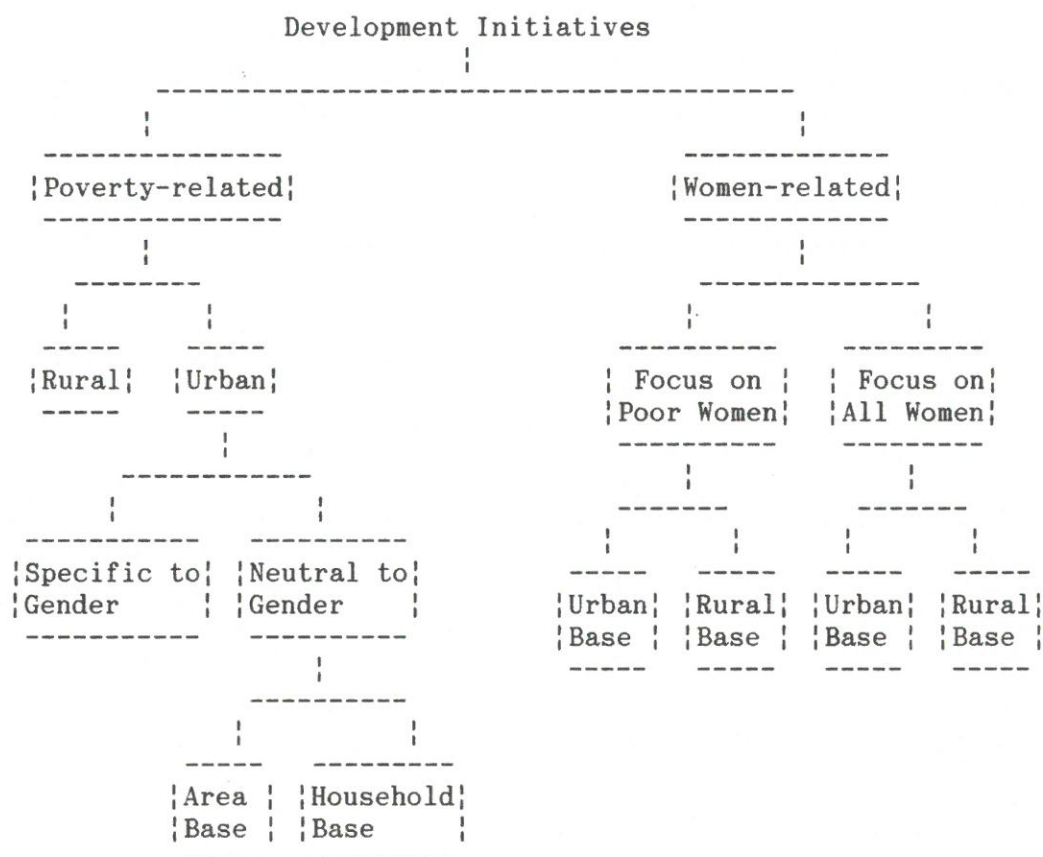
"Women's role is to be seen not only as beneficiaries being denied their due share in development. Their experience of life management, in production and environment, and in fighting chronic social ills is directly relevant to the alternative development thrust....", and further "the basic approach would be to empower women by raising their status and bring them into the mainstream of national development not as mere beneficiaries but as contributors and partakers along with men."

Like in the case of poverty-related policy issues, here too several stages can be discerned of which the following are worth-noting.

- a. Creation and expansion of maternity-related and other basic welfare services.
- b. Organise appropriate mechanisms of delivering the maternity and other welfare-related services, including the involvement of voluntary agencies, and establishment of "mahila mandals" (women's organisations).
- c. Training, education and skill upgradation as a strategy to enable women to enter the labour market.
- d. Multisectoral development package covering employment, education, health, nutrition and application of science and technology to prepare women to participate in the mainstream of national development.

Policies represent an understanding and appreciation of the existing situation, and are an expression of the approach that the government wishes to pursue to deal with the situation. On the other hand, the development initiatives and programmes represent specific actions to put the policies and approaches into effect. During the past forty years or so, a very large number of programmes and initiatives have been taken both to reduce the incidence of poverty and to involve the women into the mainstream of socio-economic development and to enhance their contribution to national welfare. These initiatives fall into

several categories which can be more meaningfully examined with the help of the following chart -



There are two streams of initiatives - first related to poverty alleviation, and the second to women's development. In the first stream falls programmes like the Urban Basic Programme, Self Employment Programme for the Urban Poor, Housing for the Economically Weaker Sections, and Environmental Improvement of Urban Slums. All these programmes are neutral to gender except the Urban Basic Services Programme which is designed to reach more particularly women and children who are more disadvantaged among the urban poor households.

The second stream consists of a large variety of programmes which are aimed at -

- (a) Urban Poor Women, Comprising Vocational Training of Adult Women; Women's Development Corporation; Scheme for Socio-economic Programmes for Women;
- (b) Women in the Urban Areas With no distinction between high, medium and low income consisting of Entrepreneurship Development Programme; Women's Vocational Training Programme; Science and Technology for Women; and Institutes for Rehabilitation of Women in Distress;
- (c) Urban Poor but neutral to gender - Shramik Vidyapeeth; - Institutes for imparting nonformal education and training to urban workers; and
- (d) Poor Women without any urban-rural distinction.

Training and skill upgradation constitute a major plank of the development initiatives that have been taken so far to reach and benefit the urban poor women. Evidently, this plank assumes that training is necessary to bring urban poor women into the mainstream of socio-economic development. Improving access of poor women to basic services (water supply, sanitation, primary health and primary education) is also a major development initiative that takes note of the needs of particularly the urban poor women. Employment-focussed programmes are few in number.

1. Planning Commission, Approach to the Eighth Five Year Plan, 1990-95, May and June 1990.

RESPONSE TO THE DEVELOPMENT INITIATIVES

The National Institute of Urban Affairs carried out a survey of 500 low-income households in Faridabad city to find out --

- (a) the proportion of households who have benefitted from the development programmes;
- (b) the nature and profiles of programmes that have reached (or not reached) the poor women; and,
- (c) the constraints and impediments encountered by women in reaping the benefits of the development programmes.

It should be mentioned that Faridabad, like any other city has a large number of ongoing development programmes, some of which began in the sixties (e.g, Shramik Vidyapeeth); others are more recent, like the Urban Basic Services Programme and Self Employment Programme for the Urban Poor. Some are targetted at poor women; others are area-based and aimed at the community at large. A few programmes have the patronage and participation of the Central and State Government; others have been taken up at the initiative of only the State Government. A few programmes have been designed and formulated with the community participation strategy; others are government-sponsored with little or no involvement of either the community or even the non-governmental organisations. A list of the ongoing development programmes is annexed with this section.

NIUA's survey shows that of the 500 sampled households, 227 households have benefitted from one or the other development programme. In other words, the programmes have reached 45 per cent of the total number of the surveyed households; the balance of the households have remained unserved and untouched by the programmes. This fact is perhaps one of the most disconcerting features of the country's development framework and strategy, and one of the those which speaks of the weak implementation mechanisms for such programmes.

Secondly, even though there is a large array of programmes, only a few have reached and benefitted these households. The following table which summarises the survey results show that only the Integrated Child Development Services (ICDS) and Urban Basic Services (UBS) have reached and made an impact on the low-income households; of the 227 households, 72 per cent have benefitted from ICDS and UBS programmes. The coverage by other programmes is extremely low, if not insignificant.

Access to Development Programmes

Development Programmes	Households benefitting from	
	Number	Per cent
Integrated Child Development Services	132	58.15
Urban Basic Services	32	14.10
Shramik Vidyapeeth	9*	3.96
Self Employment Programme for the Urban Poor	7*	3.08
Institutional Credit	5*	2.20
Others (benefitting from more than one programme)	42	18.50
Total number of beneficiary households	227	100.00
Number of households not benefitted by any programme	273	54.6

* Individuals in the households

Thirdly, only those programmes which have an area-based have reached the low-income settlements; the reach of the other programmes targetted at individuals is reported to be very low. Only 9 per cent of the total households stated to have benefitted from such programmes.

Fourthly, the survey shows that the service-based programmes (education, skill, nutrition etc.) have made faster inroads into the low-income settlements as compared to those which are credit or employment oriented. It would seem that the procedures and formalities involved in credit and employment based programmes make it difficult for low-income households to benefit from them.

At the individual level, 68 persons out of a total population covered by the study reported to have benefitted from the various development initiatives and programmes. This yields an extremely low proportion of the beneficiaries, just 2.37 per cent, which speaks of the limited degree to which the various programmes are able to reach the poor.

Of the 68 beneficiaries, 43 are females and 25 are males. What is of utmost importance here is that while males have benefitted from the credit-related programmes, women have benefitted essentially from programmes that are aimed at training and skill upgradation. This suggests that credit programmes which contribute more directly to income generation discriminates against females. Also, it shows that either women are unable to fulfill the conditions laid down by the financing institutions for taking loans or that these institutions do not consider "women" creditworthy. Gender bias in credit and employment programmes is yet another disconcerting aspect of India's anti-poverty strategies.

Nature of the Individual-Level Development Programmes

Sex	Credit-related	Training and Skill-related	Total
Females	6	34	43
Males	19	6	25
Total	25	43	68

It is also important to point out that while all male beneficiaries are "workers", only 8 out of 43 female beneficiaries reported to be "working". Others are not employed. For others, training and skill upgradation are the principal occupations, suggesting that while training makes them eligible to enter into the labour market and gives them an added qualification, it does not necessarily help them to secure jobs and generate incomes. Training and skill upgradation, in this sense, may be necessary but these are not sufficient conditions for their economic betterment.

Programmes targetted at individuals do not reach the targetted population on account of a number of reasons. The NIUA's survey which included interviews with officials of the several institutions including those who provide financial assistance (loans, credit at concessional rates etc.) shows that such assistance requires the potential beneficiaries to fulfill several conditions, such as -

- the applicant should be a permanent resident of the state (domicile)
- the applicant should own property in the state or produce guarantees from those who own property; and
- should possess a ration card.

Such conditions evidently discriminate against the poor who are recent migrants, and who, in any case, are unlikely to either own a property or be able to produce guarantees from those owning properties. Surveys further reveal that there is some kind of a vicious circle: poor do not get the benefits because they can not offer any proof of their long term interest in the development of the state. The state provides assistance to those whom it thinks will contribute to the development of the State, the result being that the development programmes remain a wasted effort.

It would seem in conclusion that only area-based programmes have benefitted the low-income households. These programmes, as mentioned earlier, are aimed at the provision of basic services like primary health, primary education, basic sanitation etc. Programmes targetted at individuals have had only a limited impact. In other words, while the living conditions and the quality of life have shown an improvement as a result of the area-based programmes, the incomes of the poor households have not increased.

Urban areas in India are undergoing a process of qualitative changes. More and more females are entering into the labour market Poverty is also making keep inroads into the urban areas.

What has so far been done may have helped women as also the other sections of population to survive and to stay above the poverty line but it has not helped them to "develop" and to enter the mainstream development.

SELF EMPLOYED WOMEN'S ASSOCIATION (SEWA)
(HOW IT OPERATES)

SEWA was established in 1972 as a trade union of self employed women under the Indian Trade Unions Act, 1926. The union is open for membership to self-employed women workers all over India. In 1989, the total membership of SEWA was 29,133 self-employed working women, with the following break up --

- Vendors	3,520
- Tobacco Workers and Food Processors	14,093
- Agriculture and Allied Worker	4,590
- Textile and Garment Workers	3,560
- Other Labour and service providers	2,240
- Other homebased workers	1,130
Total	----- 29,133 -----

It is a union, and is governed by a two tier level of elected representatives. The members of each trade elect to the Trade Council tier one representatives. Parallel to the Trade Council are Trade Committees (dhandha samiti) in each trade. The Trade Committees which constitute the second tier, meet every month and discuss the problems of their trades and possible solutions to them.

The main objective of SEWA is to organise self-employed women into a union, primarily to make them conscious of their

rights, and to take up their cause against any form of discrimination and injustice.

THE UNION

A vital part of the activities which are called the "struggle" activities of self employed women is carried out within the Union. SEWA holds the view that in order to be effective, struggle against injustice has to be carried out at three levels.

First, through direct action, i.e. meeting with and writing to the employers or the police. 'Demonstration', 'satyagrahas' and strikes are the most effective forms of direct action.

Second, SEWA deals with government departments through complaints and uses the legal structure by filing cases in courts.

Finally, SEWA tries to bring about policy changes such as to change the concepts of town planning, to make labour laws more receptive to the needs of self employed workers, to make the insurance companies aware of the problems of the self-employed, etc., by campaigns, workshops, studies and advocacy. But basic to all these strategies is the need to organise the workers.

SEWA has organised three types of workers.

HOMEBASED WORKERS: Such as bidi workers, garment workers, papad and agarbatti rollers. Their main problem is that none of the homebased workers are protected by labour laws though they labour

for more than eight hours a day at piece rates. Although there is a Bidi & Cigar Act (1966) for bidi workers the law is rarely implemented and the welfare schemes leave a lot to be desired.

SEWA has been trying to ensure that minimum wages are applied, identity cards issued and that workers can avail of provident fund, bonus, etc. SEWA has been struggling for a National Protection & Welfare Act for homebased workers. SEWA initiated the International Confederation of Free Trade Unions for a resolution for Protection and Welfare of Homebased Workers and is at present campaigning for an International Labour Organisation Convention.

VENDORS: A large number of SEWA members are small-scale traders, vendors, and hawkers selling goods such as vegetables, fruits, eggs, spices, fish, used garments, tooth brush, twigs and other consumer goods. These items are generally bought from wholesalers or middlemen and sold to low-income families. Men sellers generally operate out of small stalls or sell from hand-carts; most women sell either from the pavements, spreading their goods on burlap cloth along a city street, or by wandering through neighbourhoods with baskets on their heads.

Harrassment by police and municipal authorities is one of the problems confronting small-scale vendors. The root of this issue lies in the absence of official recognition of the rights of street sellers and their lack of political and economic power. An example of how this harrassment manifests itself is the abuse of vegetable vendors. Although many of them have sold from the

same spot for years - in some cases generations, the increasing congestion and rising urban land prices have made their spaces increasingly precious. This has led to a great deal of pressure from large merchants, traffic planners, and other public authorities to force these sellers off the streets.

SEWA has organised vendors to demand licences and stop police harrassment. SEWA has gone to the Gujarat High Court as well as to the Supreme Court and has obtained licences for 329 women sitting in the crowded areas of Ahmedabad. At present, SEWA is campaigning for a National Policy on Hawkers and Vendors.

LABOUR AND SERVICES: A large section of workers in the Indian economy are those who sell their labour and services. These include agricultural workers, construction labourers, workers in small factories, paper and rag pickers, cleaners and others. Unlike the other categories of workers, they possess no skills, no tools, no capital and no assets. They have only their labour to sell.

The work of labourers and service providers is generally insecure and often seasonal. It is common for them to migrate from district to district in search of work.

SEWA has organised agricultural labour, head loaders, cleaners and tobacco processors. Although labour laws exist they are rarely implemented. SEWA's main efforts have been directed towards obtaining minimum wages and secure work round the year.

URBAN POVERTY
THEORY, PRACTICE AND PERCEPTIONS

The question as to what causes poverty, and why it persists and coexists with affluence and overall economic progress has long been debated in the literature of this genre. The notable feature about the debate is that apart from the absence of any agreement on the causes of, or the factors responsible for the existence of poverty, the question has got entangled with the ideological dispositions of the countries concerned, and, within the countries, among the different sections of the urban communities. Many schools which are aligned with the thought-processes of the "structuralists", the "incrementalists", and of course, the "supply side economists" have put forward their own positions and explanations for the existence of poverty. Thus, there are schools which see it entirely as a by-product of the capitalistic system of production where, according to them, exploitation by a few results in the marginalisation of large sections of the population. Then there are those who have explained the phenomenon of poverty in terms of what is widely known as the low-income trap or the vicious circle of poverty which characterises many of the developing countries. Market imperfections and failures which impede the trickle down of the benefits of growth, inadequate growth of the economic "pie", poverty as a function of the stage of economic development, and colonial legacies have been offered by several others as the main causes of poverty. All these explanations, of course, fall within the realm of theoretical propositions.

The National Commission on Urbanisation (NCU) which submitted its final report in August 1988 looked at the urban poverty issues not along the above-mentioned theoretical propositions but in terms of firstly, the composition of the urban poor, and, secondly, in terms of rural-urban linkages. It says that 68 per cent of the urban poor are women and children, and if one adds to this group the aged and the disabled, the customary perception of the urban poor gets changed. The picture, according to the Commission, is complicated by the fact that a significant proportion of the urban poor are also members of scheduled castes, tribes or minorities, which render them doubly disadvantaged. Thus, any simple traditional prescriptions for alleviating poverty through programmes to increase the employment and/or incomes of urban poor men alone cannot possibly deal with the complex phenomenon of urban poverty. Also, when the general category of the "urban poor" is disaggregated in this way, it not only penetrates the normal stereotypes of poor urban dwellers but also implies that any strategy to ameliorate their situation must be a multifaceted one. In addition to economic and physical poverty, such a strategy must attempt to deal with the social, psychological and emotional aspects of poverty.

The Commission has further argued that rural and urban poverty are inextricably inter-linked. But that does not mean that urban poverty is merely a spillover of rural poverty. It is an autonomous, independent phenomenon. No matter whatever employment programmes are started in the rural areas, they can

not meet the needs of the fast growing population. In the coming decade, between 60 and 80 million people will probably migrate to urban areas with a consequent impact upon urban employment and urban poverty. Thus, rural poverty and urban poverty must be seen and addressed simultaneously as two aspects of the same problem.

Poverty can not be characterized adequately in terms of income, expenditure or consumption patterns alone, since poverty is complex in meaning, texture, characteristics, impact and implications. The focus according to the Commission should be on the human degradation resulting from poverty, not merely on numbers. Thus what is required is a multi-dimensional concept inclusive of the environment, access to services and social and psychological supports. The Commission suspects that poverty has increased in the urban areas although the official figures do not show it. This seems especially true in case of the access to services.

People of the different income and occupational strata look at the poverty phenomenon in altogether different terms. To the question as to what are the principal reasons for poverty in the urban areas, people's responses included - high population growth rates, excessive migration from the rural to urban areas, the imbalance between incomes and expenditure in low income households, inaccessibility to health and educational facilities, the tardy growth of the urban labour market, and social barriers.

For 39.8 per cent of the respondents (187 out of 470), NIUA's surveys show, low incomes and wages constitute the principal cause of poverty. This cause is central to all groups of respondents: officials (30.6%), non-officials and professionals (25.6%), non-governmental organisations (30.4%), and the poor themselves (50.4%). However, it is not entirely clear whether in the opinion of the respondents, low incomes and wages are a cause, a symptom, or a part of the vicious circle.

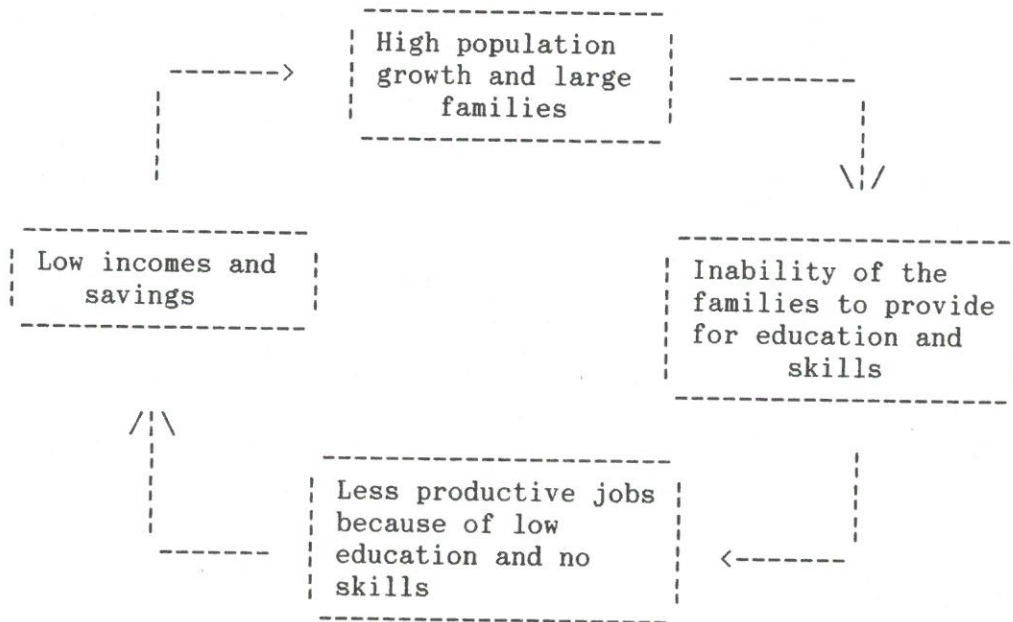
Migration from rural to urban areas has been mentioned by a significant proportion of respondents as a major cause of poverty. Of the respondents in the category of the officials, 37.2 per cent, an equal percentage of the non-officials, and 39.1 per cent of the NGOs see migration of the poor from rural areas as one of the major causes of urban poverty. To them, it is just a geographical shift of poor people from the rural to the urban areas. It is important to point out that this perception matches with one of the several prevailing notions, according to which, a majority of the urban poor happen to be the "migrants". Only one respondent in the category of the poor has stated this to be the cause of poverty.

Absence of adequate employment opportunities and an inelastic urban labour market constitute yet another cause of urban poverty: 12.1 per cent of the total respondents have cited these in their responses. Related causes are irregularity in the job markets, unemployment, and lack of credit for the creation of job opportunities. However, only 7.1 per cent of the poor list this as a cause.

Nearly 38 per cent of the total respondents think that lack of education and training is the main reason of poverty. Many have supplemented this cause by saying that the poor are inadequately endowed with skills, and therefore, they cannot compete effectively in the highly competitive and restricted employment market. Other reasons that have been cited include exploitation of the poor as well as lack of will and determination among the poor to extricate themselves from the clutches of poverty.

When one looks more deeply into these causes (or manifestations), one becomes blatantly aware of those factors which constitute the vicious circle of poverty, as well as those which affect the poor from "outside" the vicious circle. For instance, the responses suggest quite clearly that poverty is not a single factor phenomenon. It is the result of a multiplicity of several interactive forces and factors. High population growth and large-sized families make it difficult for the poor to take full advantage of the education facilities. Because of the low level of education, they get jobs which are low paid. Low-paid and low-income jobs, in turn, force them to have larger families in the expectation that they would be able to meet their basic requirements. This, in turn, depresses their incomes, and they get into the spin of the vicious circle.

Vicious Circle of Poverty



On the other hand, there are factors that are extraneous, and on which the poor have no control, whatsoever. Inflation is one such factor. It has been mentioned by 7.5 per cent of the respondents as one of the causes of poverty. Migration from rural areas is another such external factor.

Many believe that poverty will persist - this is the response of 61.7 per cent of the total number of respondents. Only 23.6 per cent of the respondents seem to think that poverty is not inevitable and that it will disappear in the near future.

It is important to note that 71.2 per cent of the poor think that poverty has come to stay with them. A significant proportion of the NGOs (69.6%) who are involved with the poor in different capacities also think that there is little possibility of poverty being eliminated. A large proportion of the respondents in the category of the officials (43.8%) also seem to

think the same way. This kind of a response from all categories of respondents constitutes an extremely disconcerting feature of the urban poverty scene in India.

The reasons why poverty will persist, however, are less than clear, except that most respondents do not expect the employment market to expand fast enough to be able to provide jobs to all those who are below the poverty line, or the incomes to rise adequately to take care of their basic needs. Among the few reasons, three are quite perceptive.

- i. The respondents think that migration from rural to urban areas will continue, and since the majority of the migrants are poor, (in their view) the incidence of poverty in the urban areas will continue and proliferate.
- ii. The respondents think that it is the scourge of inflation that will keep the poor in a state of perpetual poverty.
- iii. They think that the magnitude of the problem is too large to be tackled in the foreseeable future.

A break-away from the existing condition does not appear possible, at least in the short run.